



10/057,465

STIC Search Report

EIC 3600

STIC Database Tracking Number: 108848

TO: Cuong H Nguyen
Location:
Art Unit : 3625
cpk 5 7Y09
Monday, November 24, 2003

From: Sylvia Keys
Location: EIC 3600
PK5-Suite 804
Phone: 305-5782

sylvia.keys@uspto.gov

Search Notes

Dear Cuong,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct
(c)2003 Info.Sources Inc
File 2:INSPEC 1969-2003/Nov W3
(c) 2003 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2003/Oct
(c) 2003 ProQuest Info&Learning
File 65:Inside Conferences 1993-2003/Nov W4
(c) 2003 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct
(c) 2003 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
(c) 2003, EBSCO Pub.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2003/Nov 22
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/Nov 21
(c) 2003 The New York Times
File 8:Ei Compendex(R) 1970-2003/Nov W3
(c) 2003 Elsevier Eng. Info. Inc.
File 94:JICST-EPlus 1985-2003/Nov W4
(c)2003 Japan Science and Tech Corp(JST)
File 6:NTIS 1964-2003/Nov W4
(c) 2003 NTIS, Intl Cpyrght All Rights Res
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 1998 Inst for Sci Info
File 34:SciSearch(R) Cited Ref Sci 1990-2003/Nov W3
(c) 2003 Inst for Sci Info

?ds

Set	Items	Description
S1	3170	(AUTHORIZ? OR AUTHORIS? OR VALID? OR VERIF? OR APPROV?) (5N-) (TRANSACTION? OR PAYMENT?)
S2	28689	CELLPHONE? OR CELL?() PHONE OR PORTABLE() DEVICE? OR PEAD OR PORTABLE() ELECTRONIC() AUTHORIZATION() DEVICE? OR PDA OR FONE? - OR PDAS OR PERSONAL() DIGITAL() ASSISTANT?
S3	3739327	PIN? ? OR (CHARGE OR CREDIT)() CARD? OR NUMBER? ? OR PASSWO- RD? OR ID OR IDENTIFICATION? OR PERSONAL() IDENTIFICATION() NUM- BER?
S4	27086	AU=(WANG, Y? OR WANG Y ?)
S5	8	S1 AND S2
S6	3	S5 NOT PY>1999
S7	2	RD (unique items)
S8	3155	S2 AND S3
S9	2	S8 AND S1
S10	2	S9 NOT S7
S11	2	RD (unique items)
S12	3	S4 AND S1
?		

"7/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02828002 INSPEC Abstract Number: D87000873

Title: Spencer Gifts takes credit a step farther (retail technology)

Journal: Chain Store Age Executive vol.63, no.2 p.57

Publication Date: Feb. 1987 Country of Publication: USA

CODEN: COMLEF ISSN: 0193-1199

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Spencer Gifts, the Pleasantville, NJ-based retailer, has taken the first step into the future of credit authorization by subscribing to Telecard, a credit authorization service of Telenet. While the chain is currently an authorization-only subscriber, it is only a matter of time before electronic data capture is added to Spencer's transaction processing. The system is installed in 167 locations which utilize Micro-Fone II credit authorization terminals accessing the Telenet data network. The network forwards the consumer account and purchasing information to either Telenet's host computer, a Tandem TXP system, or an intermediary service. These, in turn, forward the information to the appropriate authorization data base. If the transaction is authorized, an approval code is transmitted back over the same network to the Micro-Fone terminal. (0 Refs)

Subfile: D

Descriptors: computer networks; credit transactions; retail data processing

Identifiers: retail technology; Spencer Gifts; credit authorization; Telecard; electronic data capture; transaction processing; Micro-Fone II; Telenet data network; approval code

Class Codes: D2050B (Accounting); D2140 (Marketing, retailing and distribution); D5020 (Networks and inter-computer communications)

7/5/2 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2003 The HW Wilson Co. All rts. reserv.

1921741 H.W. WILSON RECORD NUMBER: BAST99043132

Digital pad collects autographs

AUGMENTED TITLE: from Interlink Electronics Inc.

IEEE Spectrum v. 36 no6 (June 1999) p. 102-3

DOCUMENT TYPE: Product Evaluation ISSN: 0018-9235 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Interlink Electronics has introduced the ePad, a pen-like input device that captures handwritten signatures for PC applications such as signing electronic documents and authorizing online banking transactions. The pressure-sensitive pad, which is backed by Interlink's VP9000 software and connects to a computer via a standard RS-232 port, sells for \$69.95 and is also available without software in packs of 24.

DESCRIPTORS: Personal digital assistants ; Product evaluation;
?

11/5/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00136246 DOCUMENT TYPE: Review

PRODUCT NAMES: **Wireless Internet (840408); Meetings & Conventions (830384)**

TITLE: **Wireless PDAs Eliminate Conference Registration Bottleneck**

AUTHOR: Staff

SOURCE: Business Solutions, v16 n18 p72(1) Dec 2001

ISSN: 1079-7467

HOME PAGE: <http://www.corrypub.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Handspring's Handspring Visor Deluxe, Novatel's Minstrel S, Extech's MST-IV, and VeriTop VeriTop Mobile Terminal and VeriTop Virtual Gateway are devices chosen for client CapitalVenue by VeriTop, a mobile wireless credit authorization provider. CapitalVenue sought an automated way to record the **credit card** information of walk-in registrants at its conferences. Attendees of half-day sessions had to be registered quickly before the start of the conferences, which created a traffic jam at the registration table. The new, automated system uses **personal digital assistant (PDA)**-based wireless credit authorization via wireless modems, mag-stripe card readers, and Internet connectivity software. With the wireless solution, no phone lines or power sources had to be supplied at registration tables. In addition, 23 **credit card transactions** were **authorized** and processed easily and in real time, and no delayed data entry was required.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: **Credit Cards**; Handhelds & Palmtops; Meetings &

Conventions; Mobile Computing; Reservation Systems; Wireless Internet

REVISION DATE: 20030327

11/5/2 (Item 2 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00123955 DOCUMENT TYPE: Review

PRODUCT NAMES: **ProPay.com (003336)**

A TITLE: **Electronic payments get personal**

AUTHOR: Rosen, Cheryl

SOURCE: Information Week, v788 p43(2) May 29, 2000

ISSN: 8750-6874

HOME PAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

ProPay's ProPay.com, an online, Web-accessible person-to-person e-commerce payment system, aims to allow any two people to exchange funds from any location at any time of day or night. ProPay would allow any participant to fill out a set of documents and obtain **approval** online to receive **credit card payments**. People will be able to transfer money between **personal digital assistants (PDAs)**, and wireless transmission support will eventually be augmented with other applications, including online auctions.

" Customers initiate the process by signing up for credit approval on ProPay's Web site, just as merchants do. When approved, buyers from online auction sites pay ProPay via **credit card**, but their **credit card** information is not given to the seller. ProPay guarantees payment to sellers within two days. ProPay's fee is 35 cents plus 3.5 percent of the transaction, and it also holds the money for two days, earning interest on it during that time period. According to analysts and Brad Wilkes, founder and CEO of ProPay, this fee is appropriate for a secure, global, personal electronic payment system. ProPay has completed two rounds of venture funding and plans an IPO. ProPay.com's activities rely on a proprietary online account underwriting and risk-assessment system. The system identifies the person requesting an account, authenticates the **credit card numbers**, and evaluates the requesters credit rating.

COMPANY NAME: Propay.com (681822)

DESCRIPTORS: Auctions; **Credit Cards**; E-Commerce; E-Payment; Internet Shopping

REVISION DATE: 20000830

12/5/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

7348427 INSPEC Abstract Number: C2002-09-7120-038

Title: Comparing and contrasting micro-payment models for e-commerce systems

Author(s): Xiaoling Dai; Grundy, J.; Lo, B.W.N.

Author Affiliation: Dept. of Comput. Sci., Auckland Univ., New Zealand

Conference Title: 2001 International Conferences on Info-Tech and Info-Net. Proceedings (Cat. No.01EX479) Part vol.6 p.35-41 vol.6

Editor(s): Zhong, Y.X.; Cui, S.; Wang, Y.

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 2001 Country of Publication: USA 6 vol.(391+853+567+410+350+178) pp.

ISBN: 0 7803 7010 4 Material Identity Number: XX-2002-00256

U.S. Copyright Clearance Center Code: 0-7803-7010-4/01/\$10.00

Conference Title: 2001 International Conferences on Info-tech and Info-net. Proceedings

Conference Sponsor: China Assoc. Sci. & Technol.(CAST); Chinese Inst. Electron. (CIE); IEEE Beijing Sect.; IEE Beijing Center; ATM Forum; Beijing Internet Inst.; IEEE Commun. Soc.; IEEE Comput. Soc.; IEEE Control Soc.; Global Inf. Infrastructure Commission (GIIC); World Federation of Eng. Organ. (WFEO); IFIP; Internet Eng. Task Force (IETF); Int. Council of Comput. Commun. (ICCC)

Conference Date: 29 Oct.-1 Nov. 2001 Conference Location: Beijing, China

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G); New Developments (N); Practical (P)

Abstract: The current macro-payment systems used by most e-commerce sites are not suitable for high-volume, low-cost produce or service purposes, such as charging per page for Web site browsing. These payment technologies suffer from the use of heavyweight encryption technologies and reliance on always-online **authorisation** servers. Micro- **payment** systems offer an alternative strategy of pay-as-you-go charging, even for very low-cost, very high-volume charging. However, several different micro-payment schemes exist, not all of which are suitable for all e-commerce uses. We compare and contrast several micro-payment models and outline a new micro-payment technology which we have been developing. (15 Refs)

Subfile: C

Descriptors: cryptography; electronic money; protocols

Identifiers: micro-payment protocols; electronic commerce; per-page charging; Web site browsing; encryption technologies; always-online authorisation servers; pay-as-you-go charging; PayWord chain

Class Codes: C7120 (Financial computing); C6130E (Data interchange); C6130S (Data security); C5640 (Protocols)

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12/5/2 (Item 1 from file: 8)

DIALOG(R) File 8:EI Compendex(R)

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06329922 E.I. No: EIP03127406943

Title: Threshold generation of signcryption

Author: Zhang, Futai; Ji, Dongyao; Wang, Yumin

Corporate Source: College of Math. and Comp. Sci. Nanjing Normal University, Nanjing 210097, China

Source: Chinese Journal of Electronics v 12 n 1 January 2003. p 82-85

Publication Year: 2003

CODEN: CHJEEW ISSN: 1022-4653

Language: English

Document Type: JA; (Journal Article) Treatment: A; (Applications); T; (Theoretical); X; (Experimental)

Journal Announcement: 0303W4

Abstract: Signcryption is a new cryptographic primitive which simultaneously fulfills both the functions of digital signature and public key encryption in a logically single step, and with a cost significantly lower than that required by "signature followed by encryption". It has many applications in such areas as electronic cash payment systems, secure and authenticated key establishment, secure multi-casting over the Internet, authenticated key recovery, etc.. In secure and authenticated group communication there is a need for threshold generation of signcryption. In this paper, we propose a protocol for threshold generation of signcryption using the techniques of verifiable secret sharing (VSS) and secure multi-party computation (MPC). In the protocol, any t or more honest members can efficiently generate valid signcryption text of a given message, while the adversary who corrupts up to $t - 1$ group members cannot forge any valid signcryption text. The protocol of computing reciprocals of secrets presented by R. Gennaro, S. Jarecki, H. Krawczyk, and T. Rabin is also modified so that the efficiency is improved. 14 Refs.

Descriptors: *Security of data; Electronic document identification systems; Public key cryptography; Logic programming; Requirements engineering; Electronic commerce; Multicasting; Internet

Identifiers: Signcryption threshold generation; Electronic cash payment systems; **Verifiable** secret sharing; Secure multiparty computation

Classification Codes:

723.2 (Data Processing); 723.5 (Computer Applications)

723 (Computer Software, Data Handling & Applications)

72 (COMPUTERS & DATA PROCESSING)

12/5/3 (Item 2 from file: 8)

DIALOG(R) File 8: Ei Compendex(R)

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06043497 E.I. No: EIP02176928195

Title: Efficient fair payment system by electronic wallet

Author: Chen, Kai; Yang, Bo; Wang, Yu-Min; Xiao, Guo-Zhen

Corporate Source: State Key Lab. of ISN Inst. of Info. and Privacy Xidian Univ., Xi'an 710071, China

Source: Jisuanji Xuebao/Chinese Journal of Computers v 24 n 11 November 2001. p 1191-1195

Publication Year: 2001

CODEN: JIXUDT ISSN: 0254-4164

Language: Chinese

Document Type: JA; (Journal Article) Treatment: A; (Applications); T; (Theoretical)

Journal Announcement: 0204W4

Abstract: Electronic payment systems are well-understood to be an essential step on the road to electronic commerce, and are thus in high demand. There has been a strong effort in developing secure untraceable off-line electronic cash protocols since Chaum proposed the first e-cash system in 1991 and some systems are now in use. However, there are still many open problems in the field of e-payment system research. The basic problems with all electronic payment systems for issuers of e-cash are to prevent double spending and to prevent kidnap and laundering. For the using of credit card in transaction is very popular, it is proper to design e-payment system based on smart card. There are many researchers making great efforts to do this work and gain some useful results. An efficient fair payment system by electronic wallet is presented. Users in the system have only one personal account in the bank. In the withdrawal protocol, the user gives a correctly constructed message for possibly coin tracing to the bank and gets a blind signature on his identity from the bank. In the payment protocol, with the help of tamper-resistance card, the user proves to the shop that he spends a valid e-cash and sends a correctly constructed message for possibly owner tracing to the shop. A valid e-cash can be deposited to the bank by the shop. If a user spends an e-cash more than one times, with the help of the Trustee, the bank can find the user

=> d hist

(FILE 'HOME' ENTERED AT 14:58:43 ON 24 NOV 2003)

FILE 'CONFSCI' ENTERED AT 14:58:49 ON 24 NOV 2003

L1 0 S (AUTHORIZ? OR AUTHORIS? OR VALID? OR VERIF? OR APPROV?) (5N) (T

File 344:Chinese Patents Abs Aug 1985-2003/Apr
 (c) 2003 European Patent Office
 File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
 (c) 2003 Thomson Derwent
 File 348:EUROPEAN PATENTS 1978-2003/Nov W03
 (c) 2003 European Patent Office
 File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
 (c) 2003 WIPO/Univentio
 ?ds

Set	Items	Description
S1	4483	AU='WANG Y':AU='WANG Y Q'
S2	6	S1 AND PAYMENT?
S3	39	AU='WANG YNJIUN':AU='WANG YOKE SAN'
S4	6	S3 AND PAYMENT?

2/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015649210 **Image available**
WPI Acc No: 2003-711393/200367
XRPX Acc No: N03-568941

**Electronic fund transaction processing system transfers data file created
from processed transaction data to financial institution, agent of
institution or financial network**

Patent Assignee: VENTANEX (VENT-N)
Inventor: BRADWELL S; DEREADT C; LOCKWOOD J; NICHOL D; PFIFFNER D; QUIROZ P
; SANDERS C; SCHEIBLER R; SYMCHYCH T; **WANG Y**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030158811	A1	20030821	US 2001306173	P	20010718	200367 B
			US 2002198292	A	20020718	

Priority Applications (No Type Date): US 2001306173 P 20010718; US
2002198292 A 20020718

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030158811	A1		36	G06F-017/60	Provisional application US 2001306173

...Inventor: **WANG Y**

Abstract (Basic):

... Facilitates an efficient, reliable, secure shift from paper
based check **payment** and manual accounts receivable processing systems
...

2/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013648847
WPI Acc No: 2001-133059/200114

Payment method using a debit card for Internet e-commerce - NoAbstract

Patent Assignee: IMP VISION JH (IMPV-N)
Inventor: **WANG Y M**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2000030596	A	20000605	KR 200011487	A	20000308	200114 B

Priority Applications (No Type Date): KR 200011487 A 20000308

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2000030596	A			G06F-017/60	

Payment method using a debit card for Internet e-commerce...
Inventor: **WANG Y M**

2/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013484960
WPI Acc No: 2000-656903/200064
XRPX Acc No: N00-486991

**Interactive interlinking recursive computer remote education network and
setting up network and method for application**

Patent Assignee: WANG H (WANG-I)
Inventor: WANG H; **WANG Y**
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CN 1260541	A	20000719	CN 2000103024	A	20000229	200064 B

Priority Applications (No Type Date): CN 2000103024 A 20000229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CN 1260541	A		G06F-015/163	

...Inventor: **WANG Y**

Abstract (Basic):

... software to implement recurrent transfer of knowledge and ability between teachers and students and recursive **payment** of education cost to greatly reduce the remote education cost based on computer network, and...

2/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011385127 **Image available**

WPI Acc No: 1997-363034/199733

Related WPI Acc No: 1990-269507; 1991-231557; 1992-168617; 1992-176597;
1992-183278; 1992-381621; 1993-295556; 1993-296640; 1993-388111;
1994-001174; 1995-106261; 1995-139019; 1995-214843; 1996-012579;
1996-200492; 1996-427283; 1997-350434; 1998-332318; 1999-023597;
1999-179488; 1999-325837; 2000-021890; 2000-115294

XRPX Acc No: N97-301846

Inventory management and storage system using coded re-order information
- compares count of number of inventory items physically present at
inventory holder with re-order count in re-ordering information and
generates re-order message

Patent Assignee: SYMBOL TECHNOLOGIES INC (SYMB-N)

Inventor: BRAVMAN R; TOEDT D C; **WANG Y P**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5646389	A	19970708	US 90612664	A	19901113	199733 B
			US 91642775	A	19910118	
			US 91653822	A	19910211	
			US 92923766	A	19920803	
			US 94351708	A	19941208	
			US 96661731	A	19960611	

Priority Applications (No Type Date): US 91653822 A 19910211; US 90612664 A 19901113; US 91642775 A 19910118; US 92923766 A 19920803; US 94351708 A 19941208; US 96661731 A 19960611

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5646389	A	41	G06F-017/60	CIP of application US 90612664 CIP of application US 91642775 Div ex application US 91653822 Div ex application US 92923766 Cont of application US 94351708 Div ex patent US 5113445 CIP of patent US 5159635 Div ex patent US 5393965

...Inventor: **WANG Y P**

...Abstract (Basic): ADVANTAGE - Separate checkout function of taking inventory of customer purchases from **payment** receiving function thereby improving throughput. Automatically persons checking account and credit card thereby eliminating need...

2/3,K/5 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

010205007 **Image available**

WPI Acc No: 1995-106261/199514

Related WPI Acc No: 1990-269507; 1991-008504; 1991-231557; 1992-168617;
1992-176597; 1992-183278; 1992-260518; 1992-381621; 1993-177122;
1993-295556; 1993-296640; 1993-388111; 1994-001174; 1994-312038;
1994-312039; 1995-139019; 1995-214843; 1996-012579; 1996-200492;
1996-427283; 1997-247135; 1997-322584; 1997-350434; 1997-363034;
1998-332318; 1998-569377; 1999-023597; 1999-179488; 1999-325837;
2000-021890; 2000-115294; 2000-492116

XRPX Acc No: N95-084052

Flexible merchandise checkout and inventory management system - has separable modules for scanning purchased items and receiving customer payments and processes customer checks tendered in payment in real time via electronic funds transaction orders

Patent Assignee: SYMBOL TECHNOLOGIES INC (SYMB-N)

Inventor: BRAVMAN R; **WANG Y P**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5393965	A	19950228	US 90612664	A	19901113	199514 B
			US 91642775	A	19910118	
			US 92923766	A	19920803	

Priority Applications (No Type Date): US 92923766 A 19920803; US 90612664 A 19901113; US 91642775 A 19910118

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5393965	A	44	G06K-015/00		CIP of application US 90612664 CIP of application US 91642775 CIP of patent US 5159635

... **has separable modules for scanning purchased items and receiving customer payments and processes customer checks tendered in payment in real time via electronic funds transaction orders**

...Inventor: **WANG Y P**

...Abstract (Basic): throughput. The checkout system includes separable modules for scanning purchased items and for receiving customer **payments**, respectively. Customer checks tendered in **payment** may be processed in real time via electronic funds transaction (EFT) orders...

2/3,K/6 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00550219 **Image available**

METHOD AND SYSTEM FOR TACTILE IMAGING FOR BREAST CANCER EXAMINATION AND DETECTION OF PROSTATE CANCER

PROCEDE ET SYSTEME D'IMAGERIE TACTILE DESTINES A UN EXAMEN DU CANCER DU SEIN ET A LA DETECTION DU CANCER DE LA PROSTATE

Patent Applicant/Assignee:

CATHOLIC UNIVERSITY OF AMERICA,
WANG Y Joseph,
FREEDMAN Matthew T,

4/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01636884

PAYMENT SYSTEM
SYSTEME DE PAIEMENT
PATENT ASSIGNEE:

eSignX Corporation, (4074751), 19925 Stevens Creek Boulevard, Cupertino,
CA 95014, (US), (Applicant designated States: all)

INVENTOR:

WANG, Ynjiun, P. , 10127 Linda Ann Place, Cupertino, CA 95014, (US
PATENT (CC, No, Kind, Date):

WO 2003065318 030807

APPLICATION (CC, No, Date): EP 2002806700 021203; WO 2002US38377 021203

PRIORITY (CC, No, Date): US 57465 020125

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

IE; IT; LI; LU; MC; NL; PT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO

INTERNATIONAL PATENT CLASS: G07F-007/00

LANGUAGE (Publication,Procedural,Application): English; English; English

PAYMENT SYSTEM

INVENTOR:

WANG, Ynjiun, P ...

4/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00803212

BAR CODE DATAFORM SCANNING AND LABELING APPARATUS AND METHOD
BARCODEZEICHEN-LESER UND VORRICHTUNG ZUM ETIKETTIEREN UND VERFAHREN
DISPOSITIF ET PROCEDE DE LECTURE ET D'ETIQUETAGE DE MODELE DE DONNEES DE
CODE A BARRES

PATENT ASSIGNEE:

METANETICS CORPORATION, (2043910), Suite 101, 43 Barkley Circle, Fort
Myers, FL 33907, (US), (Proprietor designated states: all)

INVENTOR:

BELLER, William, E., 2431 Banning Road, Akron, OH 44333, (US)

WANG, Ynjiun, P. , 5235-17 Red Cedar Drive, Fort Myers, FL 33907, (US
LEGAL REPRESENTATIVE:

Holmes, Miles Keeton et al (72831), D. YOUNG & CO., 21 New Fetter Lane,
London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 829067 A2 980318 (Basic)

EP 829067 B1 011121

WO 9627852 960912

APPLICATION (CC, No, Date): EP 96909559 960228; WO 96US2860 960228

PRIORITY (CC, No, Date): US 396519 950301

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06K-017/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200147	654
CLAIMS B	(German)	200147	657
CLAIMS B	(French)	200147	764
SPEC B	(English)	200147	7328
Total word count - document A			0
Total word count - document B			9403
Total word count - documents A + B			9403

INVENTOR:

... US)

WANG, Ynjiun, P ...

...SPECIFICATION If the retailer sells a product on a lay-away plan or on an extended **payment** basis, the modified bar code dataform may include the down **payment**, account balance and **payment** history. When future **payments** are made, the retailer can read the modified bar code dataform, and generate a new modified bar code dataform incorporating the new **payment** information.**

Figure 3 is a schematic representation of a preferred embodiment of the bar code...

4/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01035262 **Image available**

PAYMENT SYSTEM

SYSTEME DE PAIEMENT

Patent Applicant/Assignee:

ESIGNX CORPORATION, 19925 Stevens Creek Boulevard, Cupertino, CA 95014, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WANG Ynjiun P, 10127 Linda Ann Place, Cupertino, CA 95014, US, US (Residence), US (Nationality), (Designated only for: US

Legal Representative:

SHERIDAN James A (et al) (agent), Moser, Patterson & Sheridan, L.L.P., Suite 250, 350 Cambridge Avenue, Palo Alto, CA 94306, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200365318 A2/20030807 (WO 0365318)

Application: WO 2002US38377/20021203 (PCT/WO US0238377)

Priority Application: US 200257465 (20020125)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12696

PAYMENT SYSTEM

Patent Applicant/Inventor:

WANG Ynjiun P ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

PAYMENT SYSTEM

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation-in-part of a...

...a continuation-in-part of Serial No.

09/067,176, filed April 27, 1998, entitled **Payment** System, invented by Ynjiun P.

card or Java phone with xDSM software PEAD module, then the **payment** server 1220 sends a transaction message to the authorizer's phone 1230 for approval using...lookup result indicates that the user's cellular phone is a touchtone phone, then the **payment** server 1220 sends a message or goes through an interactive voice response system to call...

Claim

... is a unique merchant assigned number, then look up information in the database in the **payment** server using the phone number or pin number as the index.

6 A method as claimed in claim 1 or claim 5 wherein the **payment** server uses the transaction associated phone number or pin number as an index to a...A method as claimed in claim 1 or claim 5, wherein the party controlling the **payment** server is the issuer of the merchant card. - 38

4/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00935997 **Image available**

ELECTRONIC TRANSACTION SYSTEMS AND METHODS THEREFOR SYSTEMES ET PROCEDES DE TRANSACTION ELECTRONIQUE

Patent Applicant/Assignee:

ESIGNX CORPORATION, 409 E. Hamilton Avenue, Suite 200, Campbell, CA 95008
, US, US (Residence), US (Nationality)

Inventor(s):

WANG Ynjiun P, 10127 Linda Ann Place, Cupertino, CA 95014, US,
DING Joshua C, 4943 Tuscany Circle, San Jose, CA 95135, US,
GRIZZARD James A, 3042 Driftwood Drive, #37, San Jose, CA 95128, US

Legal Representative:

PATTERSON William B (agent), Moser, Patterson & Sheridan LLP, 3040 Post
Oak Blvd., Suite 1500, Houston, TX 77056, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200269291 A2-A3 20020906 (WO 0269291)

Application: WO 2002US5701 20020222 (PCT/WO US0205701)

Priority Application: US 2001792224 20010223

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14905

Inventor(s):

WANG Ynjiun P...

Fulltext Availability:

Detailed Description

Detailed Description

... for the proposed transaction such as the address information, quantity information, size information, method of **payment**, credit card number, account number, and the like), and an indication of approval of the...

4/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00835760 **Image available**

**ELECTRONIC TRANSACTION SYSTEMS AND METHODS THEREFOR
SYSTEME DE TRANSACTION ELECTRONIQUE ET PROCEDES ASSOCIES**

Patent Applicant/Assignee:

ESIGN INC, Suite 200, 409 East Hamilton Ave., Campbell, CA 95008, US, US
(Residence), US (Nationality)

Inventor(s):

WANG Ynjiun P, 10127 Linda Ann Place, Cupertino, CA 95014, US

Legal Representative:

SHERIDAN James A (et al) (agent), Flehr, Hohbach, Test, Albritton &
Herbert LLP, Suite 3400, 4 Embarcadero Center, San Francisco, CA
94111-4187, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169388 A1 20010920 (WO 0169388)

Application: WO 2000US32910 20001204 (PCT/WO US0032910)

Priority Application: US 2000523825 20000313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SH SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14683

Inventor(s):

WANG Ynjiun P ...

Fulltext Availability:

Detailed Description

Detailed Description

... the proposed transaction such as the address information, quantity
information, size information, method of **payment**, credit card
number, account number, and the like), and an indication of approval of
the...

4/3,K/6 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00345339

BAR CODE DATAFORM SCANNING AND LABELING APPARATUS AND METHOD

**DISPOSITIF ET PROCEDE DE LECTURE ET D'ETIQUETAGE DE MODELE DE DONNEES DE
CODE A BARRES**

Patent Applicant/Assignee:

METANETICS CORPORATION,

Inventor(s):

BELLER William E,

WANG Ynjiun P

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627852 A2 19960912

Application: WO 96US2860 19960228 (PCT/WO US9602860)

Priority Application: US 95396519 19950301

Designated States: AU CA CN JP MX AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Fulltext Word Count: 10132

Inventor(s):

... **WANG Ynjiun P**

Fulltext Availability:

File 16:Gale Group PROMT(R) 1990-2003/Nov 21
 (c) 2003 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2003/Nov 24
 (c)2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 21
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 24
 (c) 2003 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 21
 (c) 2003 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2003/Nov 21
 (c) 2003 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2003/Nov 22
 (c) 2003 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2003/Nov 24
 (c) 2003 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2003/Nov W1
 (c) 2003 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2003/Nov 24
 (c) 2003 Financial Times Ltd
 File 610:Business Wire 1999-2003/Nov 24
 (c) 2003 Business Wire.
 File 613:PR Newswire 1999-2003/Nov 24
 (c) 2003 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2003/Nov 21
 (c) 2003 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2003/Nov 22
 (c) 2003 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 88:Gale Group Business A.R.T.S. 1976-2003/Nov 20
 (c) 2003 The Gale Group
 File 647:CMP Computer Fulltext 1988-2003/Nov W3
 (c) 2003 CMP Media, LLC
 File 674:Computer News Fulltext 1989-2003/Nov W2
 (c) 2003 IDG Communications
 File 696:DIALOG Telecom. Newsletters 1995-2003/Nov 21
 (c) 2003 The Dialog Corp.
 File 369:New Scientist 1994-2003/Nov W3
 (c) 2003 Reed Business Information Ltd.
 File 484:Periodical Abs Plustext 1986-2003/Nov W3
 (c) 2003 ProQuest
 File 370:Science 1996-1999/Jul W3
 (c) 1999 AAAS
 File 553:Wilson Bus. Abs. FullText 1982-2003/Oct
 (c) 2003 The HW Wilson Co

?ds

Set	Items	Description
S1	228316	(AUTHORIZ? OR AUTHORIS? OR VALID? OR VERIF? OR APPROV?) (5N-) (TRANSACTION? OR PAYMENT?)
S2	512526	CELLPHONE? OR CELL?() PHONE OR PORTABLE() DEVICE? OR PEAD OR PORTABLE() ELECTRONIC() AUTHORIZATION() DEVICE? OR PDA OR FONE? - OR PDAS OR PERSONAL() DIGITAL() ASSISTANT?
S3	14428965	PIN? ? OR (CHARGE OR CREDIT)() CARD? OR NUMBER? ? OR PASSWO- RD? OR ID OR IDENTIFICATION? OR PERSONAL() IDENTIFICATION() NUM- BER?
S4	3669	AU=(WANG, Y? OR WANG Y ?)
S5	439	S1(S)S2
S6	208	S5(S)S3
S7	78	S1(5N)S2

• S8	26	S7(S)S3
S9	8	S8 NOT PY>1999
S10	5	RD (unique items)
S11	0	S4(S)S1
?		

10/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03667741 Supplier Number: 45181990 (USE FORMAT 7 FOR FULLTEXT)
US West Cellular Wireless Credit Card Terminal 12/02/94
Newsbytes, pN/A
Dec 2, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 442

... years.

What the POS-50 (for "point of sale-50") does is double as a **cellular phone** and a **transaction verifier**. A merchant slides a **credit card** through a reader, and the phone calls out to verify and approve the transaction.
Once...

10/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09410104 SUPPLIER NUMBER: 18896941 (USE FORMAT 7 OR 9 FOR FULL TEXT)
On the go. (handheld computers) (includes related article on Intel's Flash Memory Miniature Cards) (Technology Buyers Guide) (Buyers Guide)
Fortune, v134, nSPEISS, p64(9)
Wntr, 1997
DOCUMENT TYPE: Buyers Guide ISSN: 0015-8259 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4556 LINE COUNT: 00352

10/3,K/3 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2010902 Supplier Number: 02010902 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WITH ACCURACY UP, COST DOWN, MARKET GROWS FOR EDINA, MN., BIOMETRICS CO.
(The market for biometric products is growing; total sales of biometric hardware, excluding sales to law enforcement and integration revenue and could reach \$50 mil in 1999)
Saint Paul Pioneer Press, p N/A
November 16, 1997
DOCUMENT TYPE: Regional Newspaper ISSN: 1050-0405 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1939

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Rowley expects they'll soon drop to \$100.

"We're in the business of replacing **passwords**, **PINs**, and signatures," Rowley boasts. "We've been approached by the **cell phone** industry looking to authenticate and **verify transactions** over the phone and cars companies wanting to secure access to vehicles. We even had..."

10/3,K/4 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1082089 Supplier Number: 01082089 (USE FORMAT 7 OR 9 FOR FULLTEXT)

US West Cellular Wireless Credit Card Terminal

(US Wireless Data notes US West Cellular Wireless Data is to market its
POS-50 wireless credit card and check verification terminal)

Newsbytes News Network, p N/A

December 02, 1994

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 439

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...years.

What the POS-50 (for "point of sale-50") does is double as a **cellular phone** and a **transaction verifier**. A merchant slides a **credit card** through a reader, and the phone calls out to verify and approve the transaction.

Once...

10/3,K/5 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00885546 95-34938

New products

Anonymous

Chain Store Age Executive v70n7 (Section 1) PP: 43 (Jul 1994)

ISSN: 0193-1199 JRNL CODE: CSA

WORD COUNT: 537

...TEXT: The POS-50, from U.S. Wireless Data, is a portable, fully-integrated wireless mobile **credit card** and check authorization terminal that enables merchants to **authorize transactions** anywhere **cellular phone** service exists. The 6.5-lb. unit includes 128Kb memory, a 16-position keypad, a track 2 card reader, a **PIN** pad interface, and an RJ-11 telephone/data interface.

The Atlas Model AS 40, from...

File 344:Chinese Patents Abs Aug 1985-2003/Apr
 (c) 2003 European Patent Office
 File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
 (c) 2003 Thomson Derwent

?ds

Set	Items	Description
S1	2649	(AUTHORIZ? OR AUTHORIS? OR VALID? OR VERIF? OR APPROV?) (5N-) (TRANSACTION? OR PAYMENT?)
S2	26218	CELLPHONE? OR CELL?() PHONE OR PORTABLE() DEVICE? OR PEAD OR PORTABLE() ELECTRONIC() AUTHORIZATION() DEVICE? OR PDA OR FONE? - OR PDAS OR PERSONAL() DIGITAL() ASSISTANT?
S3	1939259	PIN? ? OR (CHARGE OR CREDIT)() CARD? OR NUMBER? ? OR PASSWO- RD? OR ID OR IDENTIFICATION? OR PERSONAL() IDENTIFICATION() NUM- BER?
S4	365	AU=(WANG, Y? OR WANG Y ?)
S5	93	S1 AND S2
S6	52	S5 AND S3
S7	38	S6 AND IC=G06F
S8	6	S4 AND S1

7/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015716520 **Image available**
WPI Acc No: 2003-778720/200373
XRPX Acc No: N03-624145

Employee time records keeping method for employee of point of sales terminal, involves generating time record using recorded clock-in and clock-out time of identified employee and transmitting generated record to host server

Patent Assignee: HORNE W B (HORN-I); HUMPHRIES D E (HUMP-I)

Inventor: HORNE W B; HUMPHRIES D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030191700	A1	20031009	US 2002118310	A	20020409	200373 B

Priority Applications (No Type Date): US 2002118310 A 20020409

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030191700	A1		7 G06F-017/60	

Abstract (Basic): US 20030191700 A1

NOVELTY - A time record generated using the recorded clock-in and clock-out time of an employee, after receiving the **identification** data, is transmitted to a host server (220) through a communication network (240).

USE - For recording employee time records in point of sales terminal such as cash registers, electronic **payment authorization** devices for use with **credit cards**, debit cards, smart cards, and **personal digital assistants (PDAs)**, cellular telephones, personal computers, smart card devices, telephones with interactive voice response system, media device with communication port such as telephone modem, cable modem, digital subscriber line (DSL) modem, devices with embedded software operating systems, electronic purse applications, license issuance devices, customer loyalty applications, etc, and in businesses such as in retail shops, hospitals, oil and gas businesses, government agencies, etc.

ADVANTAGE - Enables to collect, reconcile and process labor resource data at a business location through an electronic transaction device.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the labor source data recording system.

local device (210)
intermediate server (214)
host system (220)
internet (240)
end user (260)
pp; 7 Dwg No 2/3

Title Terms: EMPLOY; TIME; RECORD; KEEP; METHOD; EMPLOY; POINT; SALE; TERMINAL; GENERATE; TIME; RECORD; RECORD; CLOCK; CLOCK; TIME; IDENTIFY; EMPLOY; TRANSMIT; GENERATE; RECORD; HOST; SERVE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/2 (Item 2 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015710891 **Image available**
WPI Acc No: 2003-773091/200373
XRPX Acc No: N03-619563

Goods receipt system for online shopping, verifies payment information and number of purchased product stored in non-contact integrated circuit card and host, during delivery of purchased product

Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003281453	A	20031003	JP 200278385	A	20020320	200373 B

Priority Applications (No Type Date): JP 200278385 A 20020320

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2003281453 A 11 G06F-017/60

Abstract (Basic): JP 2003281453 A

NOVELTY - A non-contact integrated circuit (IC) card reader/writer (3) connected to a personal digital assistant (PDA) (1) or personal computer (2), writes payment information and number of purchased product in a non-contact IC card (4). The product is delivered to the user, after verifying payment information stored in the card and the host (5).

USE - For online shopping.

ADVANTAGE - Prevents forgery by verifying payment information and number of purchased product stored in non-contact integrated circuit card and host, during delivery of the purchased product.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the goods receipt system. (Drawing includes non- English language text).

PDA (1)

personal computer (2)

non-contact IC card reader-writer (3)

non-contact IC card (4)

host (5)

pp; 11 DwgNo 1/10

Title Terms: GOODS; RECEIPT; SYSTEM; SHOPPING; VERIFICATION; PAY; INFORMATION; NUMBER; PURCHASE; PRODUCT; STORAGE; NON; CONTACT; INTEGRATE; CIRCUIT; CARD; HOST; DELIVER; PURCHASE; PRODUCT

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06K-017/00; G07G-001/12

File Segment: EPI

7/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015645502 **Image available**

WPI Acc No: 2003-707685/200367

Related WPI Acc No: 2000-147871; 2000-147872; 2000-182788; 2000-223699; 2003-656977; 2003-707787; 2003-800109

XRPX Acc No: N03-565377

Electronic commerce terminal displays incentive-based advertisement according to user selection and re-authorizes user, if authorization limit exceeds predetermined level

Patent Assignee: USA TECHNOLOGIES INC (USTE-N)

Inventor: KOLLS H B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6601040	B1	20030729	US 9893475	P	19980720	200367 B
			US 99293129	A	19990416	
			US 99293358	A	19990416	
			US 99334815	A	19990617	
			US 99335327	A	19990617	

Priority Applications (No Type Date): US 9893475 P 19980720; US 99293129 A 19990416; US 99293358 A 19990416; US 99334815 A 19990617; US 99335327 A 19990617; US 99354803 A 19990716

Patent Details:

Patent No Kind Lan Pg Main IPC
US 6601040 B1 62 G06F-017/60

Filing Notes

Provisional application US 9893475
CIP of application US 99293129
CIP of application US 99293358
CIP of application US 99334815
CIP of application US 99335327

Abstract (Basic): US 6601040 B1

NOVELTY - A controller provides interface between vending machine and portable communication device, based on input user **identification** (**ID**). A storage unit stores incentive-based advertisement term which is delivered to user based on term selected by user. An error condition is output based on non-usage time of the terminal and reauthorization of user, is performed to reprocess **transaction** data, if **authorization** limit exceeds preset level.

USE - Electronic commerce terminal communicates with portable communication device e.g. **personal digital assistant** (**PDA**), pager, **cellular phone** , and personal computer for communicating and transacting with vending machine e.g. copier, printer, facsimile, laptop/palmtop printer, data ports, notebook computer, microfiche device, projector, scanner, camera, modem in business center, hotel through Internet, telecommunication line e.g. international digital standard network (**ISDN**), asynchronous digital subscriber line (**ADSL**), very small aperture terminal (**VSAT**) satellite.

ADVANTAGE - Enables accessing and synchronizing portable and fixed data resource, network resource e.g. Internet resource and file contents while transacting business in public place.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the business transaction process.

pp; 62 DwgNo 13/28

Title Terms: ELECTRONIC; TERMINAL; DISPLAY; BASED; ADVERTISE; ACCORD; USER; SELECT; AUTHORISE; USER; AUTHORISE; LIMIT; PREDETERMINED; LEVEL

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015514487 **Image available**

WPI Acc No: 2003-576634/200354

XRPX Acc No: N03-458340

Commercial transaction authorization method in e.g. departmental store, involves verifying transaction -related information and requesting transaction confirmation on receiving verification approval signal

Patent Assignee: JIMMY NG K H (NGKH-I); VENKATESH N P (VENK-I)

Inventor: JIMMY NG K H; VENKATESH N P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030083945	A1	20030501	US 200145418	A	20011026	200354 B

Priority Applications (No Type Date): US 200145418 A 20011026

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030083945 A1 7 G06F-017/60

Abstract (Basic): US 20030083945 A1

NOVELTY - Transaction-related information including an account identifier is received, accessed and verified with the account. An approval signal is generated upon satisfactory verification and a communication device associated with the account is contacted. Transaction confirmation is requested from the device. Commercial **transaction** is **authorized** on receiving the **approval** signal and the **transaction** confirmation.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) transaction system; and
- (2) communication device.

USE - For **authorizing** commercial **transaction** with respect to user using debit card, **credit card**, or communication device (claimed) such as mobile phone, **personal digital assistant** (PDA), two-way pager, for purchasing items in department store, shop, restaurant.

ADVANTAGE - Security of commercial **transaction** **authorization** is increased, since **transaction** system **authorizes** the **transaction** only after confirmation.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining commercial **transaction** **authorization** method.

pp; 7 DwgNo 2/2

Title Terms: COMMERCIAL; TRANSACTION; AUTHORISE; METHOD; DEPARTMENT; STORAGE; VERIFICATION; TRANSACTION; RELATED; INFORMATION; REQUEST; TRANSACTION; CONFIRM; RECEIVE; VERIFICATION; APPROVE; SIGNAL

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07G-001/00

File Segment: EPI

7/5/5 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015438994 **Image available**

WPI Acc No: 2003-501136/200347

System for distributing and managing oil by oil purchase exclusive card

Patent Assignee: SUNG J Y (SUNG-I)

Inventor: JIN H J; SUNG J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003019277	A	20030306	KR 200269749	A	20021111	200347 B

Priority Applications (No Type Date): KR 200269749 A 20021111

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2003019277	A		1	G06F-017/60	

Abstract (Basic): KR 2003019277 A

NOVELTY - A system for distributing and managing an oil by an oil purchase exclusive card is provided to secure a transparency of an oil transaction by constructing an oil distributing and managing system through an oil purchase exclusive card and a wireless/wire PDA terminal for payment of the oil purchase exclusive card.

DETAILED DESCRIPTION - If a payment is executed through an oil purchase exclusive card(10), a PDA payment terminal(20) receives a seller input information with respect to an oil supply and issues an oil sale bill. A financial **payment** server(40) **approves** a cost with respect to an oil purchase and integrates issuing details of the oil purchase exclusive card(10). A customs server(70) recognizes importation details of oil. A taxation business server(80) receives and

manages payment details and **credit card** transaction details between a seller and a purchaser from the financial payment server(40). A managing system(60) receives importation details and entry details of an oil, receives issuing details of the oil purchase exclusive card(10) and payment details by the oil purchase exclusive card(10), receives payment information inputted through the **PDA** payment terminal(20), monitors an oil distribution condition in a real time, and performs an integrated analysis. A monitoring server(100) receives an oil distribution condition and an analysis result from the managing system(60), and monitors an oil distribution condition in real time. A web service server(90) makes the oil distribution condition and the analysis result. A mobile communication server(30) is connected to the financial payment server(40), the web service server(90), and the managing system(60) through the **PDA** payment terminal(20) by wireless and executes a wireless relay for requesting a payment or searching various kinds of information.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; DISTRIBUTE; MANAGE; OIL; OIL; PURCHASE; EXCLUDE; CARD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/6 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015430774 **Image available**

WPI Acc No: 2003-492916/200346

XRPX Acc No: N03-391604

Payment system for vending machine purchases made through cellular telephone, has auto-attendant that verifies cellular phone user's mode of payment and provides user with authorization code for output to vending machine

Patent Assignee: MACKAY CANADA LTD J J (MACK-N); MACKAY G (MACK-I)

Inventor: MACKAY G

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030078895	A1	20030424	US 2001330069	P	20011019	200346 B
			US 2002273029	A	20021017	
CA 2408469	A1	20030419	CA 2408469	A	20021017	200346
GB 2383176	A	20030618	GB 200224262	A	20021018	200348

Priority Applications (No Type Date): US 2001330069 (P 20011019; US 2002273029 A 20021017) Pub?

Patent Details: Pub?

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
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US 20030078895	A1		11	G06F-017/60		Provisional application	US 2001330069
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CA 2408469	A1 E	G07F-007/00
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GB 2383176	A	G07F-007/00
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Abstract (Basic): US 20030078895 A1

NOVELTY - An auto-attendant (3) including a processor (31) and communication module (32), performs two-way communication with the user's **cellular phone** (4) to receive requests for electronic payment for goods/services. The auto-attendant **verifies** the user's mode of **payment** and provides an **authorization** code to the user. A processor (21) in the vending machine (2), receives the authorization from the user and provides goods/services.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) method of making payments for vending machine purchases;
- (2) method of confirming payment by auto- attendant;

(3) auto-attendant; and

(4) method of providing goods/services by vending machine.

USE - For making payments for vending machine purchases such as confections or services such as parking time, through cellular telephone.

ADVANTAGE - A purchase is authenticated with no direct intervention between the auto-attendant and the vending machine, as the **cellular phone** acts as an intermediary. Hence payment is securely authenticated and payment may be made through **cellular phone, credit card** or line of credit.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of pay-by-phone system.

vending machine (2)

auto- attendant (3)

user's cellular telephone (4)

processors (21,31)

communication module (32)

pp; 11 DwgNo 1/4

Title Terms: PAY; SYSTEM; VENDING; MACHINE; PURCHASE; MADE; THROUGH;

CELLULAR; TELEPHONE; AUTO; ATTEND; VERIFICATION; CELLULAR; TELEPHONE;

USER; MODE; PAY; USER; AUTHORISE; CODE; OUTPUT; VENDING; MACHINE

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-017/60 ; G07F-007/00

International Patent Class (Additional): G08C-017/02; H04L-012/16;

H04Q-007/20

File Segment: EPI

7/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015317645 **Image available**

WPI Acc No: 2003-378580/200336

System and method for settling parking fee by using electronic payment device

Patent Assignee: SAMSUNG CARD CO LTD (SMSU)

Inventor: HUH J G; JUNG H J; PARK S C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003006327	A	20030123	KR 200142039	A	20010712	200336 B

Priority Applications (No Type Date): KR 200142039 A 20010712

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2003006327	A		1	G06F-019/00	
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Abstract (Basic): KR 2003006327 A

NOVELTY - A parking fee settlement system and method are provided to simply settle parking fees by using a **credit card** or an electronic money.

DETAILED DESCRIPTION - The system comprises a payment device(10), a server(12) and a parking fee settlement device(14). The payment device(10) stores personal **credit card** data and performs a payment function. The personal **credit card** data includes a card **number**, a card issue date and a card expiration date. The payment device(10) can be a magnetic card, an IC card, a mobile phone or a **PDA**. The parking fee settlement device(14) receives the **credit card** data from a customer who owns the payment device(10), and transmits the **credit card** data and a car entrance time to the server(12). The device(14) includes a credit data reader which can read the credit data from the magnetic card or the IC card, or a module which can receive the credit data from the mobile phone or the **PDA** over a wireless LAN(Local Area Network). The device(14) transmits the **credit card** data to the

server(12), receives data on a discount of a parking fee and settles the final parking fee when the customer exits a parking place. The server(12) stores the personal **credit card** data and the car entrance time transmitted by the device(14) at a database, and also data on a discount of a parking fee determined according to a goods purchase amount. The server(12) transmits a **credit card payment approval** request to a **payment server**.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; SETTLE; PARK; FEE; ELECTRONIC; PAY; DEVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-019/00

File Segment: EPI

7/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015268729 **Image available**

WPI Acc No: 2003-329658/200331

XRPX Acc No: N03-263773

Access management method for computer service involves permitting access to software applications and to input/output devices of computer, after obtaining payment authorization of user

Patent Assignee: CHANDAR R (CHAN-I); JOGALEKAR M M (JOGA-I)

Inventor: CHANDAR R; JOGALEKAR M M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030004886	A1	20030102	US 2001895760	A	20010629	200331 B

Priority Applications (No Type Date): US 2001895760 A 20010629

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030004886	A1		10	G06F-017/60	

Abstract (Basic): US 20030004886 A1

NOVELTY - The access to desktop or web-based software applications and to input/output devices (26) of computer are permitted only after obtaining the **payment authorization** of the user, through **credit card** or bank-issued debit card.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) selective access management method;
- (2) selective access computer system;
- (3) computer readable medium for storing access managing program;

and

- (4) computer user interface.

USE - For managing access of services of computer system (claimed) such as notebook computer, **personal digital assistant (PDA)** located in air ports, retail shopping center, library, etc.

ADVANTAGE - The user pays for the computer services through **credit card**, thereby eliminating the necessity for supervisor or cashier to manage the computer system and/or receive payment for service.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of public access computing system.

input/output devices (26)

pp; 10 DwgNo 1/4

Title Terms: ACCESS; MANAGEMENT; METHOD; COMPUTER; SERVICE; PERMIT; ACCESS;

SOFTWARE; APPLY; INPUT; OUTPUT; DEVICE; COMPUTER; AFTER; OBTAIN; PAY;

AUTHORISE; USER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/9 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015238275 **Image available**
WPI Acc No: 2003-299201/200329
XRPX Acc No: N03-237985

Multi-application terminal e.g. kiosk in e-payment environment, has payment and non-payment applications which provide payment and non-payment related e-services over secured financial network and open network

Patent Assignee: RITSCHER K (RITS-I); TAYLOR S (TAYL-I); VILLARET J (VILL-I)

Inventor: RITSCHER K; TAYLOR S; VILLARET J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020194135	A1	20021219	US 2001882625	A	20010615	200329 B

Priority Applications (No Type Date): US 2001882625 A 20010615

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020194135	A1		6	G06F-017/60	

Abstract (Basic): US 20020194135 A1

NOVELTY - A memory management unit (120) assigns a protected region within a memory (130) to payment and non-payment applications being executed by a processor. The payment and non-payment applications provide payment and non-payment related e-services over a secured financial network and an open network.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Service provision method; and
- (2) **Credit card** verification provision system.

USE - Multi-application terminal e.g. POS terminal, kiosk, payment device, peripheral device i.e. publicly accessible device using private hand-held or **portable device** such as **cell phone**, beeper, two-way radio, smart phone, communicator, **personal digital assistant (PDA)** in e-payment or retail environment. Using network such as telephone network wireless, local area network (LAN), wide area network (WAN), intranet, world wide web (internet) and wired cable transmission system. For processing electronics **payment i.e. credit card authorization**, check authorization, etc., to support ~~e-services e.g. e-reservation~~ service for restaurant, purchase tickets for concert, sporting event, movies.

ADVANTAGE - Enables the developers or merchants to perform partial downloads of the new application or required functions, rather than a large, monolith piece of code, thereby saving amount of time and money an minimizing inconvenience to the merchant's customers. Since individual application can remain physically separate and not be linked into a single piece of code, no additional certifications are required for an existing application, when adding or changing payment-related or non-payment application. Utilizes hardware/software application separation mechanism that permits applications to safely exist side-by-side without corrupting one another.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the multi-application terminal within e-payment environment.

Memory management unit (120)

Memory (130)

pp; 6 DwgNo 1/1

Title Terms: MULTI; APPLY; TERMINAL; KIOSK; PAY; ENVIRONMENT; PAY; NON; PAY; APPLY; PAY; NON; PAY; RELATED; SERVICE; SECURE; FINANCIAL; NETWORK; OPEN; NETWORK

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60
File Segment: EPI

7/5/10 (Item 10 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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015238272 **Image available**
WPI Acc No: 2003-299198/200329
XRPX Acc No: N03-237982

Asset secured credit application processing method involves receiving secured credit approval from decision maker through signal received by wireless communication device

Patent Assignee: UNION ENERGY INC (UNEN-N); NASSAR J Z (NASS-I)
Inventor: NASSAR J Z

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020194118	A1	20021219	US 2001881034	A	20010615	200329 B
CA 2350867	A1	20021215	CA 2350867	A	20010615	200353 N

Priority Applications (No Type Date): US 2001881034 A 20010615; CA 2350867 A 20010615

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020194118	A1		16	G06F-017/60	
CA 2350867	A1	E		G06F-017/60	

Abstract (Basic): US 20020194118 A1

NOVELTY - An applicant **identification** information entered into a wireless communication device such as **personal digital assistant** (PDA) is transmitted to a decision maker who approves secured credit requests, through a signal transmitted by the PDA . The decision from the decision maker is received through a signal received by the wireless communication device.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for asset secured credit **transaction approval** securing method.

USE - For processing asset secured credit application for product such as cars, refrigerator, appliances, heater, air conditioners from buyers through finance companies.

ADVANTAGE - Allows transmission of application information entered at any location, to a wireless device of the decision maker and reception of credit approval from the decision maker, by the use of wireless communication device. Hence enables to complete and process application for credit at the customer's home or place of business.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of asset secured credit application processing method.

pp; 16 DwgNo 4/7

Title Terms: SECURE; CREDIT; APPLY; PROCESS; METHOD; RECEIVE; SECURE; CREDIT; APPROVE; DECIDE; MAKER; THROUGH; SIGNAL; RECEIVE; WIRELESS; COMMUNICATE; DEVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04L-012/16; H04Q-007/22

File Segment: EPI

7/5/11 (Item 11 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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015225105 **Image available**
WPI Acc No: 2003-286017/200328

System and method for business management/electronic payment by using pda

Patent Assignee: IMNETPIA CO LTD (IMNE-N)

Inventor: JANG S W; PARK J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002091015	A	20021205	KR 200270025	A	20021112	200328 B

Priority Applications (No Type Date): KR 200270025 A 20021112

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002091015	A		1	G06F-017/60	

Abstract (Basic): KR 2002091015 A

NOVELTY - A system and a method for the business management/electronic payment by using a **PDA (Personal Digital Assistant)** are provided to make the participants of a transaction easily use a business management/electronic payment service by employing the **PDA** in a CDMA(Code Division Multiple Access)-2000 communication network.

DETAILED DESCRIPTION - The **PDA** (100) has an electronic payment program and a mobile business management program. A request for the electronic **payment** and a result of an **approval** are displayed on the **PDA**. The request for the real time article information and the result of the request are displayed on the **PDA**. An enterprise server(400) connected to a **PDA** gateway server(300) receives the payment information, accepts the request for the information about the orders/stockpile/customers/articles, and transmits the result of the request. An electronic payment server(500) transmits the payment request information to a VAN server(600) and the approval information of the VAN server to the **PDA** gateway server. An encryption/decryption and authentication server(700) encodes or decodes the information about the payment and the business management. A **credit card** company server(800) and a bank sever(900) transmit the result of the approval to the VAN server.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; BUSINESS; MANAGEMENT; ELECTRONIC; PAY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

7/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015160209

WPI Acc No: 2003-220737/200321

Related WPI Acc No: 1998-333677; 2001-102124; 2001-501645; 2002-267483; 2002-740281

XRPX Acc No: N03-176151

User transaction permission method using ATM, involves utilizing phone number or pin number to cause call to be placed to cellular phone of user to authorize charge card transaction , based on detected merchant card usage

Patent Assignee: WANG Y P (WANG-I); ESIGN CORP (ESIG-N)

Inventor: WANG Y P

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030004827	A1	20030102	US 9867176	A	19980427	200321 B
			US 99260384	A	19990302	
			US 200257465	A	20020125	
WO 200365318	A2	20030807	WO 2002US38377	A	20021203	200361

Priority Applications (No Type Date): US 200257465 A (20020125; US 9867176 A

. 19980427; US 99260384 A 19990302

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030004827 A1 28 G06F-017/60 CIP of application US 9867176
CIP of application US 99260384
CIP of patent US 6282656

WO 200365318 A2 E G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN
YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM
ZW

Abstract (Basic): US 20030004827 A1

NOVELTY - The use of a merchant card at a central processing area is detected. A phone **number** or a **pin number** to cause a call to be placed to a ~~cellular phone of a user to~~ **authorize the charge card transaction**, is utilized based on detection result. A report of the user **charge card** transaction is transmitted to the **cellular phone** and **approval** of the **transaction** to a merchant's **charge card** terminal is authorized.

USE - For permitting user to conductor charged card transaction using ATM, point of sale system, etc.

ADVANTAGE - The confidentiality of the user **identification** data and user private key are enhanced, thus integrity of **transaction approval** process is improved.

pp; 28 DwgNo 0/12

Title Terms: USER; TRANSACTION; PERMIT; METHOD; ATM; UTILISE; TELEPHONE;
NUMBER; **PIN**; **NUMBER**; CAUSE; CALL; PLACE; CELLULAR; TELEPHONE; USER;
AUTHORISE; CHARGE; CARD; TRANSACTION; BASED; DETECT; MERCHANT; CARD

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**; G07F-007/00

File Segment: EPI

7/5/13 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014939369

WPI Acc No: 2002-760078/200282

XRPX Acc No: N02-598429

Network-based transaction method for e-commerce application, involves verifying customer details and accordingly authorizing goods transaction

Patent Assignee: MOBILE SOLUTIONS & PAYMENT SERVICES PTE (MOBI-N)

Inventor: MONAGHAN S

Number of Countries: 100 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200286829	A1	20021031	WO 2002SG59	A	20020412	200282 B

Priority Applications (No Type Date): US 2001283993 P 20010416

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200286829 A1 E 48 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200286829 A1

NOVELTY - The purchase details comprising purchase value and consumer details are forwarded to a processor (8) for verification. The verified purchase details are transferred to the financial institution (5) where the customer has an account for **authorization of transaction**. The funds are transferred from the customer's account to the merchant's financial institution (7) based on authorization.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for goods transaction facilitating system.

USE - For performing transaction between the consumer and the merchant for e-commerce applications using mobile phone, **PDA**, in Internet business environment.

ADVANTAGE - Reduces the necessity for confidential information to be forwarded to the institution and the merchant during payment.

Reduces the risk of misuse of the **credit cards**.

pp; 48 DwgNo 0/23

Title Terms: NETWORK; BASED; TRANSACTION; METHOD; APPLY; VERIFICATION;

CUSTOMER; DETAIL; ACCORD; AUTHORISE; GOODS; TRANSACTION

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): **G06F-017/60** ; G07F-007/10

File Segment: EPI

7/5/14 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014929213 **Image available**

WPI Acc No: 2002-749922/200281

XRPX Acc No: N02-590599

Financial transaction authorization method involves transmitting payment message including vendor ID and payment amount from customer's wireless device to authorizing entity

Patent Assignee: BAGOREN S I (BAGO-I); OZULKULU E S (OZUL-I); SERBETCIOGLU B S (SERB-I); TELENITY ILETISIM SISTEMLERI AS (TELE-N)

Inventor: BAGOREN S I; OZULKULU E S; SERBETCIOGLU B S

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116329	A1	20020822	US 2001789077	A	20010220	200281 B
WO 200282393	A2	20021017	WO 20021B1931	A	20020214	200281

Priority Applications (No Type Date): US 2001789077 A 20010220

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020116329 A1 9 G06F-017/60

WO 200282393 A2 E G07F-019/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CO CR CU CZ DE DK EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020116329 A1

NOVELTY - A payment message including a vendor **ID** which does not require pre- **authorization** by the customer (12) and **payment** amount, is transmitted to an **authorizing** entity (16) from a customer's wireless device. The **authorizing** entity transmits a **payment authorization** to a vendor (10), after processing the payment message.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for financial **transaction authorization** system.

. USE - For **authorizing financial transactions** such as credit/debit account transactions between vendor and customer using wireless device such as cellular telephone, **PDA**, pager.

ADVANTAGE - The security of credit/debit account transactions is improved and hence privacy of the customer is enhanced.

DESCRIPTION OF DRAWING(S) - The figure explains the financial **transaction authorization** method.

Vendor (10)
Customer (12)
Authorizing entity (16)
pp; 9 DwgNo 2/6

Title Terms: FINANCIAL; TRANSACTION; AUTHORISE; METHOD; TRANSMIT; PAY;
MESSAGE; VENDING; **ID**; PAY; AMOUNT; CUSTOMER; WIRELESS; DEVICE;
AUTHORISE; ENTITY
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**; G07F-019/00
File Segment: EPI

7/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014919574 **Image available**
WPI Acc No: 2002-740281/200280
Related WPI Acc No: 1998-333677; 2001-102124; 2001-501645; 2002-267483;
2003-220737
XRPX Acc No: N02-583244

Internet-based secure message reception method involves decrypting digital data representing secure message if share secret is found in share secret table in portable electronic authorization device

Patent Assignee: WANG Y P (WANG-I); ESIGN CORP (ESIG-N)
Inventor: WANG Y P

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020123967	A1	20020905	US 9867176	A	19980427	200280 B
			US 200126848	A	20011221	
WO 200381377	A2	20031002	WO 2002US40616	A	20021218	200375

Priority Applications (No Type Date): US 200126848 A 20011221; US 9867176 A 19980427

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020123967	A1		29	G06F-017/60	CIP of application US 9867176 CIP of patent US 6282656

WO 200381377 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020123967 A1

NOVELTY - A share secret is searched from a share secret table in a **portable electronic authorization device (PEAD)** (200). Received digital data representing a secure message, is decrypted, if the share secret is found otherwise a share secret is computed in the **PEAD**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Internet-based secure message transmission method; and

(2) Internet-based secure message exchanging method.

USE - For receiving a secure message pertaining to an electronic transaction conducted over Internet.

ADVANTAGE - Allows **transaction approvals** to occur within the **portable electronic authorization device (PEAD)**, hence enhances the confidentiality of the user **identification** data and the user's private key and enhances the integrity of the transaction process.

DESCRIPTION OF DRAWING(S) - The figure shows a **portable electronic authorization device**.

Portable electronic authorization device (200)

pp; 29 DwgNo 2/12

Title Terms: BASED; SECURE; MESSAGE; RECEPTION; METHOD; DIGITAL; DATA; REPRESENT; SECURE; MESSAGE; SHARE; SECRET; FOUND; SHARE; SECRET; TABLE; PORTABLE; ELECTRONIC; AUTHORISE; DEVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00 ; G06F-017/60

File Segment: EPI

7/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014892279 **Image available**

WPI Acc No: 2002-712985/200277

XRPX Acc No: N02-562507

On-line business transaction method for electronic banking, stock trading, involves transmitting unique identification trait of consumer while establishing transaction between consumer and provider

Patent Assignee: LUDTKE H A (LUDT-I); MARITZEN L M (MARI-I)

Inventor: LUDTKE H A; MARITZEN L M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020128980	A1	20020912	US 2000255004	A	20001212	200277 B
			US 200114112	A	20011211	

Priority Applications (No Type Date): US 2000255004 P 20001212; US 200114112 A 20011211

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020128980	A1		17	G06F-017/60	Provisional application US 2000255004

Abstract (Basic): US 20020128980 A1

NOVELTY - A communication link is established between a consumer terminal (202) and a provider's terminal (212) through a network (204), and a transaction is established by entering the related information. An information and a signal corresponding to an unique **ID** trait (UIT) such as fingerprint, retina pattern, iris pattern of the consumer are transmitted to the provider's terminal from the consumer terminal while establishing transaction.

DETAILED DESCRIPTION - An **INDEPENDENT CLAIM** is included for communication device.

USE - For business transaction such as electronic banking, stock trading, goods purchasing, service provision through Internet using communication device, such as wireless device e.g. **PDA**, **cellphone**, satellite broadcasting set-top box, portable computer with a wireless modem, wired device e.g. point-of-sale terminal, PC server, ATM machine, cable set-top box or land-line telephone.

ADVANTAGE - Secure **transaction** is conducted by **verifying** the identity of a **transaction** party. Hence burdens imposed upon consumers or other transaction parties are decreased.

DESCRIPTION OF DRAWING(S) - The figure shows the business transaction establishment system.

. Consumer terminal (202)
Network (204)
Provider's terminal (212)
pp; 17 DwgNo 1/8
Title Terms: LINE; BUSINESS; TRANSACTION; METHOD; ELECTRONIC; BANK; STOCK;
TRADE; TRANSMIT; UNIQUE; IDENTIFY; TRAIT; CONSUME; ESTABLISH; TRANSACTION
; CONSUME
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

7/5/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014786797 **Image available**
WPI Acc No: 2002-607503/200265
XRPX Acc No: N02-481084

Credit card **data processing method for portable digital assistant, involves** authorizing transaction corresponding to credit card , by **inputting electronic signature through touch screen**

Patent Assignee: ORTIZ L M (ORTI-I)
Inventor: ORTIZ L M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020077974	A1	20020620	US 2000740626	A	20001219	200265 B

Priority Applications (No Type Date): US 2000740626 A 20001219

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020077974	A1	19	G06F-017/60	

Abstract (Basic): US 20020077974 A1

NOVELTY - The data are read from a **credit card** using a **credit card** reader that is integrated with a wireless hand held device. A user inputs an electronic signature through a touch screen integrated with the hand held device, to **authorize a transaction** corresponding to the **credit card**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) **Credit card** data processing system; and
- (2) Wireless hand held device.

USE - For electronic hand held devices such as **personal digital assistant (PDA)**, wireless telephone, pager, mobile storage and computing device, desktop personal computer, WAP-enabled mobile phone, electronic tablet.

ADVANTAGE - Conducts economic transactions using hand held devices effectively. Enables wireless economic transactions very efficiently. Enables wireless point of sale. Permits the **credit card** holders to input electronic signature associated with **credit card** transactions. Enables transfer of electronic receipt to user's e-mail account associated with the **credit card**. Enables user to use the **credit card** any time using the mobile telephone.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of operations for processing **credit card** transaction through the wireless hand held device.

pp; 19 DwgNo 9/9

Title Terms: CREDIT; CARD; DATA; PROCESS; METHOD; PORTABLE; DIGITAL; ASSIST
; AUTHORISE; TRANSACTION; CORRESPOND; CREDIT; CARD; INPUT; ELECTRONIC;
SIGNATURE; THROUGH; TOUCH; SCREEN

Derwent Class: T01; T04; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

7/5/18 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014756831 **Image available**
WPI Acc No: 2002-577535/200262
XRPX Acc No: N02-458011

Mobile communication system for commercial transactions , verifies user information and available credit card value input from mobile telephone of user, in response to user's request for transaction

Patent Assignee: ACE CARD LTD (ACEC-N)

Inventor: DARBARI S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2370904	A	20020710	GB 2001448	A	20010108	200262 B

Priority Applications (No Type Date): GB 2001448 A 20010108

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2370904	A	13	G07F-007/10	

Abstract (Basic): GB 2370904 A

NOVELTY - A mobile telephone operates with a SIM card that stores a pre-paid application software and the total available credit of the user. A central station makes a call to the mobile telephone on receipt of user's request for a transaction. The station authenticates the user input information and SIM card value to enable transaction.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for **transaction verification** method.

USE - For commercial transactions such as purchase of goods and/or services through mobile telephones, **PDA** , etc.

ADVANTAGE - Maintains record of the credit balance and/or transactions in the phone effectively. Improves financial mobility and improves security of cash equivalents associated with the mobile communication.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic overview of the mobile communication system.

pp; 13 DwgNo 1/2

Title Terms: MOBILE; COMMUNICATE; SYSTEM; COMMERCIAL; TRANSACTION;
VERIFICATION; USER; INFORMATION; AVAILABLE; CREDIT; CARD; VALUE; INPUT;
MOBILE; TELEPHONE; USER; RESPOND; USER; REQUEST; TRANSACTION

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): **G06F-017/60** ; G07F-007/08

File Segment: EPI

7/5/19 (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014754143 **Image available**
WPI Acc No: 2002-574847/200261
XRPX Acc No: N02-455729

Payment method for e-commerce, involves receiving customer code and merchant code by financial institution and providing authorization code to merchant for transaction after reception of transaction code from customer

Patent Assignee: LU H (LUHH-I)

Inventor: LU H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020082986	A1	20020627	US 2000746478	A	20001226	200261 B

Priority Applications (No Type Date): US 2000746478 A 20001226

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020082986	A1	10	G06F-017/60	

Abstract (Basic): US 20020082986 A1

NOVELTY - A customer code and a transaction code are provided to customer and a merchant code is provided to merchant by financial institution. The customer code and merchant code are received by financial institution through mobile telephone, when the **transaction** is to be provided. An **authorization** code is provided to merchant for transaction to the customer, after the reception of transaction code from customer.

USE - For making payment in e-commerce through mobile telephone or PDA .

ADVANTAGE - The burden of loss of money either to customer or to the merchant is prevented by providing transaction based on customer code and merchant code. Performs card-free transaction by wireless transmission. By using separate secure codes, the fear of codes being copied is prevented and hence the customer's right is secured. The merchant is prevented from receiving forged card or signature. Hence, provides safe, advanced and convenient payment mechanism for both the customer and the merchant.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of the payment mechanism in the transaction **identification** center.

pp; 10 DwgNo 4/5

Title Terms: PAY; METHOD; RECEIVE; CUSTOMER; CODE; MERCHANT; CODE; FINANCIAL; INSTITUTION; AUTHORISE; CODE; MERCHANT; TRANSACTION; AFTER; RECEPTION; TRANSACTION; CODE; CUSTOMER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014585122 **Image available**

WPI Acc No: 2002-405826/200244

XRPX Acc No: N02-318690

Computer program product for enabling smart card usage for internet commerce, adds authentication authorization information payment message corresponding to transaction

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); IBM CORP (IBMC)

Inventor: LINEHAN M H

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200161882	A	20020307	AU 200161882	A	20010817	200244 B
CN 1340784	A	20020320	CN 2001125140	A	20010830	200246

Priority Applications (No Type Date): US 2000653078 A 20000831

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
AU 200161882	A	66	G06F-017/60	
CN 1340784	A		G06F-017/60	

Abstract (Basic): AU 200161882 A

NOVELTY - An authentication **authorization** for the **transaction** is obtained directly from the issuer of the smart card (200) through the consumer device and verified. The **authorization** information is

added to the **payment** message corresponding to the transaction and sent from the consumer device to the merchant (225).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) System for enabling use of smart cards by consumer devices;
- (b) Method for enabling use of smart cards by consumer devices;
- (c) Method for using smart cards to perform trusted transaction

USE - For enabling usage of smart cards by consumer devices such as personal computer (PC), set-top boxes used for cable or satellite television access, video phones, cellular phones and **personal digital assistant (PDA)** in networking environment for internet commerce.

ADVANTAGE - Reduces the exposure of the consumer's account **number** which reduces the potential for theft by unscrupulous employees working at the merchant location by sending the **authorization** information along with the **payment** message to the merchant. The **authorization** simplifies the **payment** protocol and permits much of the consumer function to be operated remotely by the issuing bank. Increases efficiency of **authorizing** smart card **transactions** for internet on-line shopping by directly connecting the consumers to the smart card issuer.

DESCRIPTION OF DRAWING(S) - The figure shows the integration of EMV and 4-party protocol environment.

Smart card (200)

Merchant (225)

pp; 66 DwgNo 2/7

Title Terms: COMPUTER; PROGRAM; PRODUCT; ENABLE; SMART; CARD; ADD; AUTHENTICITY; AUTHORISE; INFORMATION; PAY; MESSAGE; CORRESPOND; TRANSACTION

Derwent Class: T01; T05; W01; W03

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-019/00; H04L-009/00

File Segment: EPI

7/5/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014573086 **Image available**

WPI Acc No: 2002-393790/200242

XRPX Acc No: N02-308770

Authenticating e-commerce transaction by generating transaction

identification number and prompting user to enter authentication code

Patent Assignee: MYESPACE.NET PRIVATE LTD (MYES-N)

Inventor: CHANDRAMOULI B

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200219614	A1	20020307	WO 2001IN102	A	20010521	200242 B
AU 200176651	A	20020313	AU 200176651	A.	20010521	200249

Priority Applications (No Type Date): US 2000650433 A 20000829

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200219614 A1 E 63 H04L-009/32

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200176651 A H04L-009/32 Based on patent WO 200219614

Abstract (Basic): WO 200219614 A1

NOVELTY - Method consists in prompting the user to enter a transaction **ID number** , entering the authentication code on a mobile phone and contacting the user via a **cell phone** , land phone or pager.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method of registering a user for secure e-commerce **transactions** , (2) a system for **authorizing** and authenticating e-commerce **transactions** .

USE - Method is for authenticating e-commerce transactions.

ADVANTAGE - Method increases transaction security.

DESCRIPTION OF DRAWING(S) - The figure shows a computing system for the authentication method.

pp; 63 DwgNo 1/6

Title Terms: AUTHENTICITY; TRANSACTION; GENERATE; TRANSACTION; IDENTIFY; **NUMBER** ; PROMPT; USER; ENTER; AUTHENTICITY; CODE

Derwent Class: T01; W01; W05

International Patent Class (Main): H04L-009/32

International Patent Class (Additional): **G06F-017/60** ; H04L-029/06

File Segment: EPI

7/5/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014518900 **Image available**

WPI Acc No: 2002-339603/200237

XRPX Acc No: N02-267047

Making payments over Internet by using authentication agency to create authentication code and using secret identification code for verification

Patent Assignee: PAYPERFECT PTE LTD (PAYP-N)

Inventor: FRANCIS C C W; TAN B T A

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200217181	A1	20020228	WO 2000SG120	A	20000822	200237 B
AU 200070486	A	20020304	AU 200070486	A	20000822	200247
			WO 2000SG120	A	20000822	

Priority Applications (No Type Date): WO 2000SG120 A 20000822

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200217181 A1 E 31 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 200070486 A G06F-017/60 Based on patent WO 200217181

Abstract (Basic): WO 200217181 A1

NOVELTY - Method consists in the payer transmitting details of the payment and an identifier to an Internet server, the server transmitting the payer and payee identifiers and payment amount to an authentication agency. The agency creates an authentication code and transmits it to the communications device (mobile phone, **PDA** etc.) for the payer, who transmits it back to the agency with a secret **ID** code for verification of the codes and **authorization** of the **payment**

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a method of withdrawing cash from an ATM, (2) a system for authenticating electronic payments.

USE - Method is for e.g. making **credit card** payments over the Internet.

ADVANTAGE - Method is more secure.
DESCRIPTION OF DRAWING(S) - The figure shows a technical
architecture for the Internet payment method.

pp; 31 DwgNo 8/8

Title Terms: AUTHENTICITY; AGENT; AUTHENTICITY; CODE; SECRET; IDENTIFY;
CODE; VERIFICATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-157/00 ; G07F-007/10;
G07F-007/12; G07F-019/00

File Segment: EPI

7/5/23 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014396015 **Image available**

WPI Acc No: 2002-216718/200227

XRPX Acc No: N02-166181

**Biometric financial transaction method between a consumer and a merchant
(e.g. for wired telephones, cellular telephones, PDAs etc., uses an
electronic identicator and an access device**

Patent Assignee: INDIVOS CORP (INDI-N); VERISTAR CORP (VERI-N)

Inventor: GIOIA P J; KLEEMAN M; LAPSLEY P D

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200193167	A1	20011206	WO 2001US17513	A	20010530	200227 B
US 20020019811	A1	20020214	US 2000208680	P	20000531	200227
			US 2001871241	A	20010530	
AU 200166628	A	20011211	AU 200166628	A	20010530	200228

Priority Applications (No Type Date): US 2000208680 P 20000531; US
2001871241 A 20010530

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200193167	A1	E	28	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GC GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020019811	A1		G06F-017/60	Provisional application	US 2000208680
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AU 200166628	A		G06F-017/60	Based on patent	WO 200193167
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Abstract (Basic): WO 200193167 A1

NOVELTY - Tokenless biometric **authorization** of an electronic
transaction between a consumer (7) and a merchant (1) uses an
electronic identicator and an access device (6). A consumer registers
with the identicator a registration biometric sample taken from the
consumer. The consumer and merchant establish mutual communications (5)
via the access device.

DETAILED DESCRIPTION - The merchant proposes a commercial
transaction to the consumer via the access device. The access device
communicates to the merchant an **identification** code associated with
the access device. After the consumer and merchant have agreed on the
transaction, the consumer and the identicator use the access device to
establish mutual communications. The access device communicates to the
identicator the **identification** code associated with the access
device. The identicator compares a bid biometric sample from the
consumer with registered biometric sample to try to identify the
consumer. Upon successful **identification**, the identicator

electronically forwards information regarding the consumer to the merchant. INDEPENDENT CLAIM is also included for the following: system for tokenless biometric authorization

USE - For wired telephones, cellular telephones, PDAs etc.

ADVANTAGE - Because each **transaction** is **authorized** using a biometric received from the consumer's person, the transaction cannot be repudiated, eliminating chargebacks. The invention is convenient for the consumer, in that the third-party identifier handles all financial account information, eliminating the need to recite or otherwise enter **credit card** or other account **numbers** into a telephone or **PDA**. The use of biometrics and encryption provides security, eliminating the possibility of fraud via intercepting transmissions from the telephone or **PDA**. The system supports the use of multiple types of financial accounts, providing flexibility for the consumer. Through its superior security and non-repudiation capabilities, the invention justifies a reduced discount rate for the merchant. By using ordinary telephone connections or existing wireless connections, the invention is easy to integrate with existing merchant computer, information, and payment systems. The invention does not require the consumer to use or possess any portable, man-made tokens containing data personalized to the user in order to complete a financial transaction.

DESCRIPTION OF DRAWING(S) - The diagram shows the overall collection of elements comprising the system.

pp; 28 DwgNo 1/4

Title Terms: FINANCIAL; TRANSACTION; METHOD; CONSUME; MERCHANT; WIRE; TELEPHONE; CELLULAR; TELEPHONE; ELECTRONIC; ACCESS; DEVICE

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/24 (Item 24 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014377023 **Image available**

WPI Acc No: 2002-197726/200226

XRPX Acc No: N02-150245

Sales network for on-line transactions, comprises communication device which enables user to authorize payment corresponding to agreement for goods purchased

Patent Assignee: NCR INT INC (NATC); NCR CORP (NATC)

Inventor: DAVIES J

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2360860	A	20011003	GB 200010943	A	20000505	200226 B
US 20010027425	A1	20011004	US 2001815370	A	20010322	200226

Priority Applications (No Type Date): GB 20007671 A 20000329

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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GB 2360860	A		32	G06F-001/00	
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US 20010027425	A1			G06F-017/60	
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Abstract (Basic): GB 2360860 A

NOVELTY - The network comprises web interface device, web site and communication device. The web interface device and web site enable a user to arrange an on-line agreement for goods purchased and communication device enables user to **authorize a payment** corresponding to the agreement.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Communication device;
- (b) Web site;

- (c) Web interface;
- (d) On-line sale method;
- (e) Payment method for on-line transactions

USE - For facilitating on-line transaction and shopping using communication devices e.g. automatic teller machine, digital mobile telephone, WAP enabled **personal digital assistants**, telephone.

ADVANTAGE - As the payment of on-line purchased goods are authorized, the unauthorized use of financial account of user is prevented without disclosing **credit card** or financial account information relating the user to the merchant and hence providing an efficient on-line shopping.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the goods selling method.

pp; 32 DwgNo 4/4

Title Terms: SALE; NETWORK; LINE; TRANSACTION; COMPRISE; COMMUNICATE; DEVICE; ENABLE; USER; PAY; CORRESPOND; AGREE; GOODS; PURCHASE
 Derwent Class: T01; T05; W01
 International Patent Class (Main): **G06F-001/00 ; G06F-017/60**
 International Patent Class (Additional): **G06F-012/14 ; G07F-019/00**
 File Segment: EPI

7/5/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014327346 **Image available**

WPI Acc No: 2002-148049/200219

XRPX Acc No: N02-112182

User identity verification method for allowing access to computer system, involves reading and comparing reference numbers stored in cell phone and local computer that are linked through direct communication link

Patent Assignee: CELLUSAFE INC (CELL-N)

Inventor: DOR E; DRACH Z

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200203177	A2	20020110	WO 2001IL618	A	20010705	200219 B
AU 200169409	A	20020114	AU 200169409	A	20010705	200237
EP 1314076	A2	20030528	EP 2001947770	A	20010705	200336
			WO 2001IL618	A	20010705	

Priority Applications (No Type Date): IL 137181 A 20000705

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200203177 A2 E 65 G06F-001/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200169409 A G06F-001/00 Based on patent WO 200203177

EP 1314076 A2 E G06F-001/00 Based on patent WO 200203177

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200203177 A2

NOVELTY - A direct communication link is provided between a **cell phone** (15) and a local computer (11). A reference **number** stored in the **cell phone**, is read and compared with the reference **number** stored in a computer, for verifying the identity of a user.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Access controlled computer;
- (b) Local computer;
- (c) Adapter;
- (d) Controller;
- (e) Access controlled digital system;
- (f) Credit account **payment approving** method

USE - For verification of identity of user seeking access to computer system including desk top computer, server, workstation, laptop computer, digital processing device and also to TV, domestic or industrial appliance, vending apparatus, cash register in financial, medical or government institutions using **cell phone**, **PDA**, pager, radio device, etc., through network e.g. internet, LAN, WAN.

ADVANTAGE - Digital accessing to computer is enabled in a secure manner by authenticating user **ID** reliably.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of user authentication system.

Local computer (11)

Cell phone (15)

pp; 65 DwgNo 3/9

Title Terms: USER; IDENTIFY; VERIFICATION; METHOD; ALLOW; ACCESS; COMPUTER; SYSTEM; READ; COMPARE; REFERENCE; **NUMBER**; STORAGE; CELL; TELEPHONE; LOCAL; COMPUTER; LINK; THROUGH; DIRECT; COMMUNICATE; LINK

Derwent Class: T01

International Patent Class (Main): **G06F-001/00**

File Segment: EPI

7/5/26 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014283640 **Image available**

WPI Acc No: 2002-104341/200214

Method for approving credit card transaction using bidirectional text message of wireless internet

Patent Assignee: KIM Y (KIMY-I)

Inventor: KIM J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001079056	A	20010822	KR 200132372	A	20010609	200214 B

Priority Applications (No Type Date): KR 200132372 A 20010609

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001079056	A	1	G06F-017/60	

Abstract (Basic): KR 2001079056 A

NOVELTY - A method for **approving credit card transaction** using a bidirectional text message of the wireless Internet is provided to prevent a **credit card** from piracy, by making the **credit card** transaction checked via a mobile communication terminal of a **credit card** owner in response to an **identification** request of a **credit card** company.

DETAILED DESCRIPTION - A **credit card** member registers a **cellular phone number** for receiving a text message in a server of a **credit card** company(S210). The **credit card** member suggests a **credit card**, and then requests an approval of the **credit card** to an **approval** relay company server in **transaction** (S220). The **approval** relay company server requests a **transaction approval** to a **credit card** company, and the **credit card** company sends an **identification** message of the **transaction approval** request(S230). The **credit card** member inputs a secret **number** into a server of the **credit card** company in order to confirm the transaction(S240). The **credit card** company server checks the secret **number** from the

credit card member, and sends resultant data of the transaction approval request to the approval relay company server(S250).
pp; 1 DwgNo 1/10
Title Terms: METHOD; APPROVE; CREDIT; CARD; TRANSACTION; BIDIRECTIONAL;
TEXT; MESSAGE; WIRELESS
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

7/5/27 (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014283486 **Image available**
WPI Acc No: 2002-104187/200214
Method for offering payment service on pda using accumulated money
Patent Assignee: ONENET TECHNOLOGY INC (ONEN-N)
Inventor: CHO J S; HA M B; JUNG C M; KIM B G; KIM U T; KIM Y Y; LEE E J;
LEE H J; LEE J H; SUNG H B; YOON J Y
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
KR 2001078847 A 20010822 KR 200122127 A 20010424 200214 B
Priority Applications (No Type Date): KR 200122127 A 20010424
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001078847 A 1 G06F-017/60

Abstract (Basic): KR 2001078847 A
NOVELTY - A method for offering a payment service on a PDA (Personal Digital Assistant) using accumulated money is provided to improve a use degree of the accumulated money and the PDA, by supplying a coupon and a bar code to the PDA, and enabling payment of a product and service using the coupon and the bar code.
DETAILED DESCRIPTION - The coupon and the bar code are displayed on the PDA (S500). A clear button on the PDA is clicked so that validity of the coupon and the bar code can be checked(S501). When the clear button is clicked, the PDA is connected to a web server automatically(S502). The web server determines whether the coupon and the bar code are valid(S503). If the coupon and the bar code are not valid(S504), this information is sent to the PDA (S505). If the coupon and the bar code are valid and thereby the payment of the product is made, a code number database is updated(S506). A payment money database of an allied company is also updated(S507). A used coupon is deleted from the PDA automatically after the payment(S508).
pp; 1 DwgNo 1/10
Title Terms: METHOD; OFFER; PAY; SERVICE; ACCUMULATE; MONEY
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

7/5/28 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014240914 **Image available**
WPI Acc No: 2002-061614/200208
XRPX Acc No: N02-045728
Self-service terminal used as e.g. ATM, has processor that receives and processes requested transaction from user's portable electronic device without having to prepare authorization request
Patent Assignee: NCR INT INC (NATC); NCR CORP (NATC)

Inventor: HALEY M; NIELSON P; NIELSEN P

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010044777	A1	20011122	US 2001848003	A	20010503	200208 B
EP 1160744	A2	20011205	EP 2001304163	A	20010509	200208

Priority Applications (No Type Date): GB 200011275 A 20000510

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010044777	A1		12	G06F-017/60	
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EP 1160744	A2	E		G07F-007/10	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): US 20010044777 A1

NOVELTY - The self-service terminal has communication port for interfacing with a user's portable electronic device and for receiving a **transaction authorization** from the user's portable electronic device. A processor receives the requested transaction from the user's portable electronic device and processes the requested **transaction** without the terminal preparing an **authorization** request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) the ATM;
- (b) the portable electronic device;
- (c) the transaction system;
- (d) the authorization request facility for execution on the portable electronic device;
- (e) and the public access docking terminal for the portable electronic device.

USE - Used as e.g. automated teller machine.

ADVANTAGE - Does not require any telecommunications links because self-service terminal does not obtain authorization from any device out with itself. Does not require any user interface, e.g. screen, encrypting **PIN** keypad, since all information is sent from and to portable electronic device. Does not need to access any network as **portable device** obtains authorization itself. Inexpensive and can be located anywhere provided an electronic device can establish a communication there. Enables users to typically **authorize transaction** when in the vicinity of the terminal, thereby avoiding problem of user carrying a pre-**authorized transaction** on his/her portable electronic device. Ensures reduced possibility of fraud or replay attacks. Ensures reduced cost in owning and maintaining an ATM. Ensures simple user interface on terminal because user enters a transaction on his/her own user interface. Ensures no telecommunication costs associated with each transaction.

DESCRIPTION OF DRAWING(S) - The figure is a flowchart showing the steps involved in obtaining a **transaction authorization**.

pp; 12 DwgNo 9/9

Title Terms: SELF; SERVICE; TERMINAL; ATM; PROCESSOR; RECEIVE; PROCESS; REQUEST; TRANSACTION; USER; PORTABLE; ELECTRONIC; DEVICE; PREPARATION; REQUEST

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-007/10

International Patent Class (Additional): G07F-019/00

File Segment: EPI

7/5/29 (Item 29 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014112522 **Image available**

WPI Acc No: 2001-596734/200167

MRPX Acc No: N01-444912

Mobile phone network financial transactions system using application stored in phone memory or SIM card interacting with administration server

Patent Assignee: ADAMTECH LTD (ADAM-N); ADAM K (ADAM-I); BLIT S (BLIT-I);

ECKSTEIN A (ECKS-I); INBAL B (INBA-I)

Inventor: ADAM K; BLIT S; ECKSTEIN A; INBAL B

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163375	A2	20010830	WO 2001IL97	A	20010215	200167 B
AU 200132189	A	20010903	AU 200132189	A	20010215	200202
EP 1221081	A2	20020710	EP 2001904277	A	20010215	200253
			WO 2001IL97	A	20010215	
US 20020181710	A1	20021205	WO 2001IL97	A	20010215	200301
			US 200230763	A	20020712	

Priority Applications (No Type Date): IL 134741 A 20000227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200163375	A2	E	50	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200132189	A			G06F-000/00	Based on patent WO 200163375
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EP 1221081	A2	E		G06F-001/00	Based on patent WO 200163375
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

US 20020181710	A1			H04K-001/00	
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Abstract (Basic): WO 200163375 A2

NOVELTY - System comprises an administrating server (3) communicating with mobile phones (1), and communication units at the merchant points of sale (2) identifying the mobile phone and sending a message to the server identifying merchant, customer and amount to be paid. The server then sends the transaction details to the mobile phone for authorization by the customer, receives them back, sends a **transaction authorization** to the communication unit and this sends a message to the server which then debits the customer account.

DETAILED DESCRIPTION - The network is GSM, the phone uses a hardware or software application program stored in memory or SIM card, communication is by using SMS or WAP protocol, **ID numbers** are used for **identification** and can be arbitrary codes or **numbers** and the server and communication unit communicate through a point-to-point line, telephone line, wireless link or the Internet. Messages can be voice authorization requests. There is an INDEPENDENT CLAIM for a method of conducting transactions over a mobile phone network.

USE - System is for financial transactions using mobile phones.

ADVANTAGE - System uses mobile phones as terminals, minimizes the **number** of messages transmitted between the customer, merchant and the network server, centralizes accounts administration and stores the system user application on a SIM card for rapid installation in any **cellular phone** operating with a SIM card.

DESCRIPTION OF DRAWING(S) - The figure shows a mobile transaction system with

mobile phone (1)
point of sale (2)
administrating server (3)
pp; 50 DwgNo 1/11

Title Terms: MOBILE; TELEPHONE; NETWORK; FINANCIAL; TRANSACTION; SYSTEM;

APPLY; STORAGE; TELEPHONE; MEMORY; CARD; INTERACT; ADMINISTER; SERVE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00 ; G06F-001/00 ;

. H04K-001/00
File Segment: EPI

7/5/30 (Item 30 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013945934 **Image available**
WPI Acc No: 2001-430147/200146

Real time phone and phone payment method
Patent Assignee: SHIN H G (SHIN-I)
Inventor: SHIN H G
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000363	A	20010105	KR 200055616	A	20000922	200146 B
KR 325416	B	20020221	KR 200055616	A	20000922	200257

Priority Applications (No Type Date): KR 200055616 A 20000922

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001000363	A		1	G06F-017/60	
KR 325416	B			G06F-017/60	Previous Publ. patent KR 2001000363

Abstract (Basic): KR 2001000363 A

NOVELTY - A real time payment method is provided to perform safely a payment on a transaction between one person and the other person or a company by using mobile communication terminals and short message service, and to prevent a leakage of the personal information in the conventional payment method.

DETAILED DESCRIPTION - A real time payment method comprises steps of a user performing a payment log-in by a **password** registered at a member subscription(1), selecting a payment execution by inputting a payee data, a payment amount and a **password** (2), transmitting the input data to a payment server(3), and displaying a payment check short message on an LCD of the **cellular phone**. If the user **approves** the transmitted short message, the **payment approval** message is transmitted to banks or financial organizations and an automatic fund transfer is performed between the payer and the payee.

pp; 1 DwgNo 1/10

Title Terms: REAL; TIME; TELEPHONE; TELEPHONE; PAY; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

7/5/31 (Item 31 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013825716 **Image available**
WPI Acc No: 2001-309928/200133
XRPX Acc No: N01-221881

Credit card size portable device for managing monthly accounts in electronic way has device that organizes categories of natures of expenses described in terms of national and convertible currencies including euros

Patent Assignee: WILLARET E (WILL-I); WILLARET F (WILL-I); WILLARET L (WILL-I)

Inventor: WILLARET E; WILLARET F; WILLARET L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2798486	A1	20010316	FR 9911558	A	19990915	200133 B

Priority Applications (No Type Date): FR 9911558 A 19990915

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
FR 2798486 A1 5 G06F-015/02

Abstract (Basic): FR 2798486 A1

NOVELTY - The device organizes categories of natures of expenses described in terms of national and convertible currencies including euros. Several touch control keys are used for e.g. forecasting monthly outgoings key (12), real outgoings evaluation (13), a **transaction validation** key (16), **transaction** canceling key (17), Euro data entry setting key (19) and a national currency data entry setting key (20).

USE - As an electronic device of **credit card** format to manage from e.g. daily expenses of a user or an enterprise compared with a budget in value and in time.

ADVANTAGE - Provides of the categories in estimated value and in real budget. Provides report of the expenses comparative to the budget by category and in total for a month or every month of the year, report of the state of the expenses in past in national currency or in Euros.

DESCRIPTION OF DRAWING(S) - The drawing shows a layout of the financial organizer according to the present invention.

monthly outgoings key (12)

real outgoings evaluation (13)

currency selection key (14)

transaction validation key (16)

Euro data entry setting key (19)

national currency data entry setting key (20)

pp; 5 DwgNo 1/1

Title Terms: CREDIT; CARD; SIZE; PORTABLE; DEVICE; MANAGE; MONTH; ACCOUNT; ELECTRONIC; WAY; DEVICE; CATEGORY; NATURE; EXPENSE; DESCRIBE; TERM; NATION; CONVERT

Derwent Class: T01

International Patent Class (Main): G06F-015/02

File Segment: EPI

7/5/32 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013617916 **Image available**

WPI Acc No: 2001-102124/200111

Related WPI Acc No: 1998-333677; 2001-501645; 2002-740281; 2003-220737

XRPX Acc No: N01-075863

Portable transaction arrangement of electronic transaction system, has portable emulation card configuring device to write charge card data from memory to emulation card if user is authenticated

Patent Assignee: ESIGN INC (ESIG-N); ESIGN CORP (ESIG-N)

Inventor: WANG Y

Number of Countries: 090 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200052866	A2	20000908	WO 2000US4819	A	20000225	200111 B
AU 200040043	A	20000921	AU 200040043	A	20000225	200111
EP 1159700	A2	20011205	EP 2000919340	A	20000225	200203
			WO 2000US4819	A	20000225	
KR 2001108292	A	20011207	KR 2001711130	A	20010831	200236
CN 1344396	A	20020410	CN 2000805438	A	20000225	200249
JP 2003517658	W	20030527	JP 2000603183	A	20000225	200344
			WO 2000US4819	A	20000225	

Priority Applications (No Type Date): US 99260384 A 19990302

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200052866 A2 E 66 H04K-000/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
 CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
 AU 200040043 A Based on patent WO 200052866
 EP 1159700 A2 E G06F-017/60 Based on patent WO 200052866
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI
 KR 2001108292 A G06K-019/00
 CN 1344396 A G06F-017/60
 JP 2003517658 W 67 G06F-017/60 Based on patent WO 200052866

Abstract (Basic): WO 200052866 A2

NOVELTY - An emulation card has emulation card interface which emulates interface of electronic smart card, facilitating communication between card and **charge card** terminal. A memory stores card data pertaining to primary card of user. A portable emulation card configuring device writes card data from memory to emulation card if user is authenticated through authentication mechanism.

DETAILED DESCRIPTION - The emulation card appears through emulation card interface after writing. The **charge card** terminal is an automatic teller machine or point of scale terminal.

INDEPENDENT CLAIMS are also included for the following:

- (a) **charge card** transaction permitting method;
- (b) user permitting method to **approve** Internet **transaction** request

USE - For permitting user to conduct smart card transaction in electronic **transaction** system using **portable electronic authorization device**.

ADVANTAGE - The **identification** data related to the user is kept secure within **PEAD** at all times and **transaction approval** occurs within **PEAD** and data representing such approval is encrypted. Even if approval data is intercepted, its encryption prevent unauthorized users from employing the **identification** data for illicit purposes.

DESCRIPTION OF DRAWING(S) - The figure shows the portable electric **authorization device** for securely **approving transactions** conducted by electronic **transaction** system.

pp; 66 DwgNo 2/11

Title Terms: PORTABLE; TRANSACTION; ARRANGE; ELECTRONIC; TRANSACTION;
 SYSTEM; PORTABLE; EMULATION; CARD; DEVICE; WRITING; CHARGE; CARD; DATA;
 MEMORY; EMULATION; CARD; USER; AUTHENTICITY
 Derwent Class: P85; T01; T04; T05; W01
 International Patent Class (Main): G06F-017/60 ; G06K-019/00; H04K-000/00
 International Patent Class (Additional): G06F-015/00 ; G09C-001/00;
 H04L-009/10; H04Q-007/38
 File Segment: EPI; EngPI

7/5/33 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012955008 **Image available**

WPI Acc No: 2000-126858/200011

XRPX Acc No: N00-095588

Data signal transmitting system for pen input device of computer

Patent Assignee: LCI/SMARTPEN NV (LCIS-N); DESCHRIJVER S (DESC-I)

Inventor: DE SCHRIJVER S A; DESCHRIJVER S

Number of Countries: 087 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200000928	A1	20000106	WO 99US14494	A	19990625	200011 B
AU 9948352	A	20000117	AU 9948352	A	19990625	200026

EP 1101188	A1	20010523	EP 99931945	A	19990625	200130
			WO 99US14494	A	19990625	
US 6311042	B1	20011030	US 9890933	P	19980627	200172
			US 99344723	A	19990626	
CN 1312930	A	20010912	CN 99807664	A	19990625	200202
JP 2003521826	W	20030715	WO 99US14494	A	19990625	200347
			JP 2000557429	A	19990625	

Priority Applications (No Type Date): US 9890933 P 19980626; US 99344723 A 19990626

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200000928 A1 E 25 G06K-011/18

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9948352 A G06K-011/18 Based on patent WO 200000928

EP 1101188 A1 E G06K-011/18 Based on patent WO 200000928

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

US 6311042 B1 H04B-001/38 Provisional application US 9890933

CN 1312930 A G06K-011/18

JP 2003521826 W 23 H04M-001/00 Based on patent WO 200000928

Abstract (Basic): WO 200000928 A1

NOVELTY - The pen input device traces image on a writing surface, and a sensor detects movement of nib on pen and generates corresponding data signal. A transmitter transmits the signal to receiver of a wireless communication device which transmits the signal over a communication channel.

DETAILED DESCRIPTION - The transmitter comprising a serial data generated is either an IR transmitter or RF transmitter. The data signal is formatted to data packet confirming to a data transfer protocol, by a data packet generator. The wireless communication device is either a mobile telephone, PDA with wireless communication device or a wireless modems.

An INDEPENDENT CLAIM is also included for method for verifying identity of a user at remote location.

USE - For pen input device of laptop computer for verification of signature for credit card purchase, white-board application, chat application, web-based application, web-page, E-mail applications.

ADVANTAGE - Enables verification and analysis of user's signature or other image data at remote server, thereby enabling utilization of image transmitting system for authorizing financial transaction.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of system which permits user to transmit voice and data over a wireless network.

pp; 25 DwgNo 1/5

Title Terms: DATA; SIGNAL; TRANSMIT; SYSTEM; PEN; INPUT; DEVICE; COMPUTER

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06K-011/18; H04B-001/38; H04M-001/00

International Patent Class (Additional): G06F-003/03 ; G06F-003/033

File Segment: EPI

7/5/34 (Item 34 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012913410

Image available

WPI Acc No: 2000-085246/200007

XRPX Acc No: N00-066812

Funds transfer authenticating method for transferring funds using cellular telephones, electronic wallet, wireless PIN pad, contactless smart card, etc

Patent Assignee: MORRILL P H (MORR-I)

Inventor: MORRILL P H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5991749	A	19991123	US 9620312	A	19960911	200007 B
			US 97929217	A	19970909	

Priority Applications (No Type Date): US 9620312 P 19960911; US 97929217 A 19970909

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5991749	A	21	G06F-015/30	Provisional application US 9620312

Abstract (Basic): US 5991749 A

NOVELTY - A service provider's CPU processes account and authorization information, in response to function code entered by user on keypad of cellular phase. The service provider CPU, identifies desired transaction and supplies personal ID number if needed. The desired transaction is authorized to determine different accounts involved and confirms completion of transaction.

DETAILED DESCRIPTION - The desired transaction involves a default amount at preset price and variable amount. An INDEPENDENT CLAIM is also included for a method for verifying identity and authorizing access to secured location.

USE - For collecting tolls of cellular telephones, electronic wallet, wireless PIN pad, contactless smart card, etc.

ADVANTAGE - Highly reliable and simple technique provides desirable results since an unauthorized user with closed cellular phone would need to know unique function code, account number and personal identification number (PIN) to complete the transaction and generate a confirmation number and thus transactions of unauthorized users are not performed.

DESCRIPTION OF DRAWING(S) - The figure shows the chart of the steps involved in computer tolling procedure.

pp; 21 DwgNo 2A, 2B/3

Title Terms: FUND; TRANSFER; AUTHENTICITY; METHOD; TRANSFER; FUND; CELLULAR ; TELEPHONE; ELECTRONIC; WALLET; WIRELESS; PIN ; PAD; CONTACT; SMART; CARD

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-015/30

International Patent Class (Additional): G06F-015/20 ; G06F-015/21 ;

H04M-011/00

File Segment: EPI

7/5/35 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010372990 **Image available**

WPI Acc No: 1995-274352/199536

Related WPI Acc No: 1996-000530

XRPX Acc No: N95-209647

Security system for non-cash real-time payment - uses telecommunication system to notify card owner of use of card and notifies corresponding computer accounting system to stop illegal transaction

Patent Assignee: HUANG J (HUAN-I); WONG K (WONG-I)

Inventor: HUANG J; WONG K

Number of Countries: 005 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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TW 250553	A	19950701	TW 94108630	A	19940917	199536	B
GB 2289783	A	19951129	GB 9413204	A	19940630	199551	
FR 2720176	A1	19951124	FR 9410197	A	19940819	199603	
US 5615110	A	19970325	US 94294144	A	19940822	199718	
GB 2289783	B	19970813	GB 9413204	A	19940630	199735	
CN 1113368	A	19951213	CN 94105095	A	19940519	199738	

Priority Applications (No Type Date): CN 94105095 A 19940519

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
TW 250553	A		7				
GB 2289783	A		27				
US 5615110	A		13				

Abstract (Basic): TW 250553 A

The system transmits a 'transaction occurring' message combined with a checking **password** address of the actual card owner. It is transmitted via the corresponding computer accepting system of the bank or phone company. The signal is transmitted to the transaction signal transmitting station by radio signal, the public phone line or communication cable.

The station transmits a 'received transaction' message by a preset encoding signal. The receiver is checked out with the **password** address. The corresponding message including the transaction amount and location is received. It is displayed on screen to judge if the transaction is legal or illegal. When the above transaction is illegal, the corresponding computer accounting system is notified to stop the transaction process through the communication tools.

USE/ADVANTAGE - Prevents illegal use of stolen **credit card** or **cellular phone**.

Dwg.1/7

Title Terms: SECURE; SYSTEM; NON; CASH; REAL; TIME; PAY; TELECOMMUNICATION; SYSTEM; NOTIFICATION; CARD; OWNER; CARD; NOTIFICATION; CORRESPOND; COMPUTER; ACCOUNT; SYSTEM; STOP; ILLEGAL; TRANSACTION

Derwent Class: T01; T05; W01; W05

International Patent Class (Main): **G06F-015/21 ; G06F-017/60 ; G07F-007/08; H04K-001/00**

International Patent Class (Additional): G06K-005/00; G08B-005/22; G08B-021/00; H04M-001/66; H04Q-007/00

File Segment: EPI

7/5/36 (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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A

009424277 **Image available**

WPI Acc No: 1993-117793/199314

XRPX Acc No: N93-089753

Integrated portable unit for point of sale transactions - processes transactions using magnetic card reader carried within housing with numeric and alphabetic keyboard for entering customer information and bar-code scanner for scanning product

Patent Assignee: KHYBER TECHNOLOGIES CORP (KHYB-N)

Inventor: KUMAR R

Number of Countries: 019 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9306564	A1	19930401	WO 92US8210	A	19920925	199314	B
AU 9227564	A	19930427	AU 9227564	A	19920925	199332	
			WO 92US8210	A	19920925		
US 5294782	A	19940315	US 91767270	A	19910927	199411	
EP 605630	A1	19940713	EP 92921193	A	19920925	199427	
			WO 92US8210	A	19920925		
US 5386106	A	19950131	US 91767270	A	19910927	199511	

			US 94213489	A	19940315	
JP 7501903	W	19950223	WO 92US8210	A	19920925	199517
			JP 93506400	A	19920925	
US 5489773	A	19960206	US 91767270	A	19910927	199612
			US 94213489	A	19940315	
			US 94352231	A	19941208	
CA 2120011	C	19990803	CA 2120011	A	19920925	199951
			WO 92US8210	A	19920925	
JP 2983288	B2	19991129	WO 92US8210	A	19920925	200002
			JP 93506400	A	19920925	
EP 605630	B1	20010207	EP 92921193	A	19920925	200109
			WO 92US8210	A	19920925	
DE 69231684	E	20010315	DE 631684	A	19920925	200122
			EP 92921193	A	19920925	
			WO 92US8210	A	19920925	

Priority Applications (No Type Date): US 91767270 A 19910927; US 94213489 A 19940315; US 94352231 A 19941208

Cited Patents: US 4706095; US 5055660; US 5107100; US 5149947; WO 8706377

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9306564	A1	E	22	G06K-005/00	
Designated States (National): AU CA JP					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE					
AU 9227564	A			G06K-005/00	Based on patent WO 9306564
US 5294782	A		12	G06K-007/10	
EP 605630	A1	E	2	G06K-005/00	Based on patent WO 9306564
Designated States (Regional): BE DE FR GB LU NL					
US 5386106	A		11	G06K-007/10	Cont of application US 91767270
					Cont of patent US 5294782
JP 7501903	W		1	G07G-001/12	Based on patent WO 9306564
US 5489773	A		11	G06K-007/10	Cont of application US 91767270
					Cont of application US 94213489
					Cont of patent US 5294782
					Cont of patent US 5386106
CA 2120011	C	E		G06F-017/60	Based on patent WO 9306564
JP 2983288	B2		12	G07G-001/12	Previous Publ. patent JP 7501903
					Based on patent WO 9306564
EP 605630	B1	E		G06K-005/00	Based on patent WO 9306564
Designated States (Regional): BE DE FR GB LU NL					
DE 69231684	E			G06K-005/00	Based on patent EP 605630
					Based on patent WO 9306564

Abstract (Basic): WO 9306564 A

The portable unit (10) has a housing (20) with top, bottom and two end surfaces, and a magnetic reader unit (40) for reading **credit card** information carried within the housing adjacent to the first end of the housing. A data entry portion is used for entering customer information, and a scanner scans the product **identification** information, the scanner position adjacent to the second end of the housing.

A display (80) displays selected **credit card** information, customer information and product **identification** information, and is located by the top surface of the housing. A printer (90) prints a customer receipt. A communications unit (110) furnishes **transaction approval**. A processor receives the **credit card** information, the customer information and the product **identification** information and controls the display, the printer and the approval furnisher.

ADVANTAGE - Provides portable, hand-held data collection terminal, including all necessary functions to facilitate and complete point of sale **credit card** transaction.

Dwg.1/6

Title Terms: INTEGRATE; PORTABLE; UNIT; POINT; SALE; TRANSACTION; PROCESS; TRANSACTION; MAGNETIC; CARD; READ; CARRY; HOUSING; NUMERIC; ALPHABET;

· KEYBOARD; ENTER; CUSTOMER; INFORMATION; BAR-CODE; SCAN; SCAN; PRODUCT
Derwent Class: T04; T05
International Patent Class (Main): G06K-005/00; G06K-007/10; G07G-001/12
International Patent Class (Additional): **G06F-017/60** ; G06K-007/00;
G06K-017/00
File Segment: EPI

7/5/37 (Item 37 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008338933 **Image available**
WPI Acc No: 1990-225934/199030
XRPX Acc No: N90-175354

Secure data interchange system - uses intelligent card as portable device to verify that terminal is valid, which in turn verifies that card is valid

Patent Assignee: GRAVES M A (GRAV-I); GRAVES M (GRAV-I)
Inventor: GRAVES M A; GRAVES M
Number of Countries: 018 Number of Patents: 009
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 379333	A	19900725	EP 90300442	A	19900116	199030 B
AU 9047815	A	19900726				199038
AU 633534	B	19930204	AU 9047815	A	19900109	199312
NZ 232106	A	19930526	NZ 232106	A	19900115	199324
NZ 244768	A	19930526	NZ 244768	A	19900115	199324
US 5239166	A	19930824	US 89364879	A	19890612	199335
			US 91756834	A	19910909	
CA 1326304	C	19940118	CA 588388	A	19890117	199409
EP 379333	B1	19950712	EP 90300442	A	19900116	199532
DE 69020746	E	19950817	DE 620746	A	19900116	199538
			EP 90300442	A	19900116	

Priority Applications (No Type Date): CA 588388 A **19890117**
Cited Patents: GB 1505715; US 3702464; CA 1207460; **EP 246298**; EP 220703; EP 223122; EP 243873; GB 1504196; GB 2181582; GB 2185937; US 4138058

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 379333	A				

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

AU 633534	B		G06F-015/21	Previous Publ. patent AU 9047815
NZ 244768	A		G07F-007/12	Div ex patent NZ 232106
US 5239166	A	8	G06K-005/00	Cont of application US 89364879
EP 379333	B1 E	9	G07F-007/10	

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE

DE 69020746	E		G07F-007/10	Based on patent EP 379333
NZ 232106	A		G07F-007/10	
CA 1326304	C		G06F-012/14	

Abstract (Basic): EP 379333 A

At least one portable electronic device communicates with at least one terminal device. The **portable device** (4) verifies that the terminal device (3) is a valid one. The terminal device verifies that the **portable device** is valid. Further verification is performed to ensure that the user is authorised to use the system. A protection device prevents tampering with a terminal, and decodes data at the interface between the **portable device** and the terminal device. ADVANTAGE - The system provides security against unauthorised access. The invention has use in the fields of automatic banking, automatic credit and debit **transactions**, passport and travel visa **verification**, health and medical records, security access, licensing and any other like field where fraud may pose a problem.

Dwg.3/3

•Title Terms: SECURE; DATA; INTERCHANGE; SYSTEM; INTELLIGENCE; CARD;
PORTABLE; DEVICE; VERIFICATION; TERMINAL; VALID; TURN; VERIFICATION; CARD
; VALID
Derwent Class: S05; T01; T04; T05
International Patent Class (Main): G06F-012/14 ; G06F-015/21 ;
G06K-005/00; G07F-007/10; G07F-007/12
International Patent Class (Additional): G06F-012/10 ; G06K-009/00;
G06K-019/067; G06K-019/073; G07F-007/08; H04L-009/10
File Segment: EPI

7/5/38 (Item 38 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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003381249

WPI Acc No: 1982-N9284E/198242

Transaction verification system for restricted entry zones - includes
optical data link allowing verification to be preformed both on-line and
off-line

Patent Assignee: BENTON W M (BENT-I)

Inventor: BENTON W M

Number of Countries: 006 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 8203484	A	19821014				198242 B
EP 76255	A	19830413				198316
US 4523087	A	19830611	US 82451169	A	19821207	198526

Priority Applications (No Type Date): WO 81US45C A 19810407; US 82451169 A
19821207

Cited Patents: US 4007355; US 4053735; US 4277837

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 8203484	A	E	30		
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Designated States (National): JP US

Designated States (Regional): DE FR GB SE

EP 76255	A	E			
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Designated States (Regional): DE FR GB SE

Abstract (Basic): WO 8203484 A

The device is carried by the user and includes, in a housing a battery-operated microprocessor, a keyboard for entering **identification** and transaction data, and a display. For offline use, a voucher is received in an end recess of the housing and is printed by a print head mounted beneath a pivotable bar.

In use on-line, the device is placed in a cradle at the transaction station and the personal identity **number** is entered on the keyboard. Instructions are passed from the keyboard to an interactive terminal which provides communication between optical transceivers over the optical data link. This allows authorisation to be obtained directly from the authorising institution which returns data to the display at the **transaction** station and on the **verification** device.

Title Terms: TRANSACTION; VERIFICATION; SYSTEM; RESTRICT; ENTER; ZONE;
OPTICAL; DATA; LINK; ALLOW; VERIFICATION; PREFORM; LINE; OFF-LINE

Derwent Class: S05; T01; T04

International Patent Class (Additional): G06F-015/20 ; G06K-001/14

File Segment: EPI

8/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015645311 **Image available**
WPI Acc No: 2003-707494/200367
Related WPI Acc No: 2001-501645; 2002-267483
XRPX Acc No: N03-565194

Electronic authorization device for transactions , has electronic authorization firmware and memory circuit storing user private key and identification data with encryption logic to approve transaction request

Patent Assignee: ESIGN CORP (ESIG-N)

Inventor: **WANG Y P**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6594759	B1	20030715	US 96759555	A	19961204	200367 B
			US 98222368	A	19981229	

Priority Applications (No Type Date): US 98222368 A 19981229; US 96759555 A 19961204

Patent Details:

Patent No	Kind	Ln	Pg	Main IPC	Filing Notes
US 6594759	B1	22		H04L-009/30	CIP of application US 96759555 CIP of patent US 5917913

Abstract (Basic): US 6594759 B1

pub? 1/25/02 ?

NOVELTY - The device has a central processing unit and an electronic authorization firmware embedded on motherboard or on a plug-in board. The firmware has a memory circuit and an encryption logic circuit. The memory circuit stores a user private key (304) and user identification data (302) and the encryption logic circuit **approves a transaction request** by encrypting it using the private key.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of configuring electronic authorization firmware.

USE - Used for electronic transactions conducted through computer networks, automated teller machines (ATMs), automated point-of-sale systems, automated library and systems.

ADVANTAGE - The embedded electronic **authorization** firmware provides **transaction approval** within the system and eliminates the need to have the identification data and the users private key in the requesting device, and also enhances the confidentiality of the user identification data and the users private key. The device is also portable.

DESCRIPTION OF DRAWING(S) - The drawing shows a portable electronic authorization device.

Encryption logic circuit (300)

User identification data (302)

User private key. (304)

pp; 22 DwgNo 3a/9

Title Terms: ELECTRONIC; AUTHORISE; DEVICE; TRANSACTION; ELECTRONIC; AUTHORISE; FIRMWARE; MEMORY; CIRCUIT; STORAGE; USER; PRIVATE; KEY; IDENTIFY; DATA; ENCRYPTION; LOGIC; APPROVE; TRANSACTION; REQUEST

Derwent Class: T01; T05; W01

International Patent Class (Main): H04L-009/30

International Patent Class (Additional): H04L-012/22

File Segment: EPI

8/5/2 (Item 2 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015160209

WPI Acc No: 2003-220737/200321

Related WPI Acc No: 1998-333677; 2001-102124; 2001-501645; 2002-267483;
2002-740281

XRPX Acc No: N03-176151

User transaction permission method using ATM, involves utilizing phone number or pin number to cause call to be placed to cellular phone of user to authorize charge card transaction, based on detected merchant card usage

Patent Assignee: WANG Y P (WANG-I); ESIGN CORP (ESIG-N)

Inventor: **WANG Y P**

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030004827	A1	20030102	US 9867176	A	19980427	200321 B
			US 99260384	A	19990302	
			US 200257465	A	20020125	
WO 200365318	A2	20030807	WO 2002US38377	A	20021203	200361

Priority Applications (No Type Date): US 200257465 A 20020125; US 9867176 A 19980427; US 99260384 A 19990302

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030004827	A1	28	G06F-017/60	CIP of application US 9867176 CIP of application US 99260384 CIP of patent US 6282656

WO 200365318 A2 E G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20030004827 A1

NOVELTY - The use of a merchant card at a central processing area is detected. A phone number or a pin number to cause a call to be placed to a cellular phone of a user to **authorize** the charge card **transaction**, is utilized based on detection result. A report of the user charge card transaction is transmitted to the cellular phone and **approval** of the **transaction** to a merchant's charge card terminal is authorized.

USE - For permitting user to conductor charged card transaction using ATM, point of sale system, etc.

ADVANTAGE - The confidentiality of the user identification data and user private key are enhanced, thus integrity of **transaction approval** process is improved.

pp; 28 DwgNo 0/12

Title Terms: USER; TRANSACTION; PERMIT; METHOD; ATM; UTILISE; TELEPHONE; NUMBER; PIN; NUMBER; CAUSE; CALL; PLACE; CELLULAR; TELEPHONE; USER; AUTHORISE; CHARGE; CARD; TRANSACTION; BASED; DETECT; MERCHANT; CARD

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60; G07F-007/00

File Segment: EPI

8/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014919574 **Image available**

WPI Acc No: 2002-740281/200280

*Related WPI Acc No: 1998-333677; 2001-102124; 2001-501645; 2002-267483;
2003-220737

XRPX Acc No: N02-583244

**Internet-based secure message reception method involves decrypting
digital data representing secure message if share secret is found in
share secret table in portable electronic authorization device**

Patent Assignee: WANG Y P (WANG-I); ESIGN CORP (ESIG-N)

Inventor: **WANG Y P**

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020123967	A1	20020905	US 9867176	A	19980427	200280 B
			US 200126848	A	20011221	
WO 200381377	A2	20031002	WO 2002US40616	A	20021218	200375

Priority Applications (No Type Date): US 200126848 A 20011221; US 9867176 A
19980427

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020123967	A1		29	G06F-017/60	CIP of application US 9867176 CIP of patent US 6282656

WO 200381377 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN
YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM
ZW

Abstract (Basic): US 20020123967 A1

NOVELTY - A share secret is searched from a share secret table in a portable electronic authorization device (PEAD) (200). Received digital data representing a secure message, is decrypted, if the share secret is found otherwise a share secret is computed in the PEAD.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Internet-based secure message transmission method; and
- (2) Internet-based secure message exchanging method.

USE - For receiving a secure message pertaining to an electronic transaction conducted over Internet.

ADVANTAGE - Allows **transaction approvals** to occur within the portable electronic authorization device (PEAD), hence enhances the confidentiality of the user identification data and the user's private key and enhances the integrity of the transaction process.

DESCRIPTION OF DRAWING(S) - The figure shows a portable electronic authorization device.

Portable electronic authorization device (200)

pp; 29 DwgNo 2/12

Title Terms: BASED; SECURE; MESSAGE; RECEPTION; METHOD; DIGITAL; DATA;
REPRESENT; SECURE; MESSAGE; SHARE; SECRET; FOUND; SHARE; SECRET; TABLE;
PORTABLE; ELECTRONIC; AUTHORISE; DEVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

8/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014446780 **Image available**

WPI Acc No: 2002-267483/200231

Related WPI Acc No: 1998-333677; 2001-501645; 2002-740281; 2003-220737;

• 2008-707494

XRFX Acc No: N02-207979

Electronic transaction request approval in portable electronic authorization device, involves decrypting private key of specific user of PEAD using decryption key of remote server, if transaction request is user approved

Patent Assignee: DING J C (DING-I); GRIZZARD J A (GRIZ-I); WANG Y P

(WANG-I); ESIGN CORP (ESIG-N)

Inventor: DING J C; GRIZZARD J A; **WANG Y P**

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020023215	A1	20020221	US 96759555	A	19961204	200231 B
			US 9867176	A	19980427	
			US 2000523825	A	20000313	
			US 2000668213	A	20000922	
			US 2001792224	A	20010223	
WO 200269291	A2	20020906	WO 2002US5701	A	20020222	200268

Priority Applications (No Type Date): US 2001792224 A 20010223; US 96759555 A 19961204; US 9867176 A 19980427; US 2000523825 A 20000313; US 2000668213 A 20000922

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020023215	A1	35	H04L-009/00	Cont of application US 96759555 CIP of application US 9867176 CIP of application US 2000523825 CIP of application US 2000668213 Cont of patent US 5917913 CIP of patent US 6175922 CIP of patent US 6282656

WO 200269291 A2 E G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020023215 A1

NOVELTY - The portable electronic **authorization** device (PEAD) (200) receives the **transaction** request in the form of digital data. If the **transaction** request is **approved** by a user of the PEAD, the private key of the specific user is decrypted using the decryption key of a remote server. The decrypted digital data is transmitted to the electronic transaction system for encryption by the user private key.

USE - For electronic transactions through computer networks like Internet, automated teller machines, automated point-of-sale systems and automated library systems.

ADVANTAGE - Eliminates risk of unauthorized access to the account of the user and unauthorized procurement of user identity. Is portable and permits user to perform transaction authentication, conveniently and comfortably.

DESCRIPTION OF DRAWING(S) - The figure shows the PEAD for securely **approving transactions** conducted by electronic **transaction** system.

Portable electronic authorization device (200)
pp; 35 DwgNo 2/13

Title Terms: ELECTRONIC; TRANSACTION; REQUEST; APPROVE; PORTABLE;
ELECTRONIC; AUTHORISE; DEVICE; PRIVATE; KEY; SPECIFIC; USER; DECRYPTER;
KEY; REMOTE; SERVE; TRANSACTION; REQUEST; USER; APPROVE

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00; H04L-009/00

International Patent Class (Additional): H04K-001/00

File Segment: EPI

8/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014017431 **Image available**
WPI Acc No: 2001-501645/200155
Related WPI Acc No: 1998-333677; 2001-102124; 2002-267483; 2002-740281;
2003-220737; 2003-707494
XRPX Acc No: N01-371959

Approval of transaction request between electronic transaction
system and portable electronic authorization device, involves sending
PEAD electronic service authorization token upon approval of request

Patent Assignee: ESIGN INC (ESIG-N)

Inventor: WANG Y P

Number of Countries: 096 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6175922	B1	20010116	US 96759555	A	19961204	200155 B
			US 9867176	A	19980427	
			US 2000523825	A	20000313	
WO 200169388	A1	20010920	WO 2000US32910	A	20001204	200156
AU 200120597	A	20010924	AU 200120597	A	20001204	200208
CN 1360265	A	20020724	CN 2000136257	A	20001218	200269 N
EP 1272933	A1	20030108	EP 2000983897	A	20001204	200311
			WO 2000US32910	A	20001204	
KR 2002081435	A	20021026	KR 2002711959	A	20020912	200317
TW 487864	A	20020521	TW 2000120900	A	20001006	200320
JP 2003527714	W	20030916	WO 2000US32910	A	20001204	200362
			JP 2001568199	A	20001204	

Priority Applications (No Type Date): US 2000523825 A 20000313; US 96759555
A 19961204; US 9867176 A 19980427; CN 2000136257 A 20001218

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6175922	B1	30	G06F-011/30		Cont of application US 96759555 CIP of application US 9867176 Cont of patent US 5917913
WO 200169388	A1	E	G06F-011/30		
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200120597	A		G06F-011/30		Based on patent WO 200169388
CN 1360265	A		G06F-015/00		
EP 1272933	A1	E	G06F-011/30		Based on patent WO 200169388
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
KR 2002081435	A		G06F-017/60		
TW 487864	A		G06F-017/60		
JP 2003527714	W	72	G06F-017/60		Based on patent WO 200169388

Abstract (Basic): US 6175922 B1

NOVELTY - The method involves receiving digital data, representing a transaction request, from a PEAD (200). A user is then provided with information regarding an ability to **approve** the **transaction** request. When the **transaction** request is **approved** by the user, the PEAD receives another digital data representing the electronic service authorization token.

DETAILED DESCRIPTION - The electronic service authorization token is used to **approve** the **transaction** request between the electronic transaction system (102) and PEAD. INDEPENDENT CLAIMS are also included

for the following:

- (a) the PEAD;
- (b) and the service rendering method between electronic transaction system and PEAD.

USE - For conducting electronic transactions between electronic transaction system and PEAD.

ADVANTAGE - Eliminates security risks associated with conventional approval of transactions between user and electronic transaction system. Completes a transaction request pertaining to an electronic transaction conducted over an electronic network with server and requesting device. Transmits encrypted transaction approval data to server to complete electronic transaction. Enhances confidentiality and security of data items. Uses PEAD of reduced size, weight and cost.

DESCRIPTION OF DRAWING(S) - The figure shows the PEAD for securely approving transactions conducted with an electronic transaction system.

Electronic transaction system (102)

PEAD (200)

pp; 30 DwgNo 2/11

Title Terms: APPROVE; TRANSACTION; REQUEST; ELECTRONIC; TRANSACTION; SYSTEM; PORTABLE; ELECTRONIC; AUTHORISE; DEVICE; SEND; ELECTRONIC; SERVICE; AUTHORISE; TOKEN; APPROVE; REQUEST

Derwent Class: T01; T05

International Patent Class (Main): G06F-011/30; G06F-015/00; G06F-017/60

International Patent Class (Additional): G06F-009/06; G06K-017/00;

H04L-009/30

File Segment: EPI

8/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

011916767 **Image available**

WPI Acc No: 1998-333677/199829

Related WPI Acc No: 2001-102124; 2001-501645; 2002-267483; 2002-740281; 2003-220737

XRPX Acc No: N98-260435

Transaction request approval method for electronic authorisation device in electronic system - using hand held unit that can read transaction data from automated teller machine, and return encrypted user authorisation on user command

Patent Assignee: WANG Y P (WANG-I); WANG Y (WANG-I)

Inventor: WANG Y P ; WANG Y

Number of Countries: 079 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9825371	A1	19980611	WO 97US23125	A	19971204	199829 B
US 6282656	B1	20010828	US 96759555	A	19961204	200151
			US 9867176	A	19980427	

Priority Applications (No Type Date): US 96759555 A 19961204; US 9867176 A 19980427

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9825371 A1 E 46 H04K-001/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

US 6282656 B1 H04N-001/413 Cont of application US 96759555
Cont of patent US 5917913

Abstract (Basic): WO 9825371 A

The **transaction authorisation** method involves using a hand-held personal electronic authorisation unit. When the user requires to **authorise a transaction**, e.g. a request at an automated teller machine (ATM) (202), the ATM transmits the transaction detail via a port (204). This can be a radio, infrared or physical port.

The hand-held unit (200) receives the transaction data and either it or the ATM displays the data to the user for authorisation. The user can then press a switch (210) to provide authorisation. The unit transmits the relevant user security codes in an encrypted format. The hand-held unit can include a system to verify its use by its true owner.

ADVANTAGE - Improves authorisation security by avoiding visibility of passwords and using encryption.

Dwg.2/8

Title Terms: TRANSACTION; REQUEST; APPROVE; METHOD; ELECTRONIC; AUTHORISE; DEVICE; ELECTRONIC; SYSTEM; HAND; HELD; UNIT; CAN; READ; TRANSACTION; DATA; AUTOMATIC; TELLER; MACHINE; RETURN; ENCRYPTION; USER; AUTHORISE; USER; COMMAND

Derwent Class: T05; W01

International Patent Class (Main): H04K-001/00; H04N-001/413

International Patent Class (Additional): H04L-009/00

File Segment: EPI

?

File 348:EUROPEAN PATENTS 1978-2003/Nov W03
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	6953	(AUTHORIZ? OR AUTHORIS? OR VALID? OR VERIF? OR APPROV?) (5N-) (TRANSACTION? OR PAYMENT?)
S2	26218	CELLPHONE? OR CELL?() PHONE OR PORTABLE() DEVICE? OR PEAD OR PORTABLE() ELECTRONIC() AUTHORIZATION() DEVICE? OR PDA OR FONE? - OR PDAS OR PERSONAL() DIGITAL() ASSISTANT?
S3	982911	PIN? ? OR (CHARGE OR CREDIT)() CARD? OR NUMBER? ? OR PASSWO- RD? OR ID OR IDENTIFICATION? OR PERSONAL() IDENTIFICATION() NUM- BER?
S4	9	AU=(WANG, Y? OR WANG Y ?)
S5	193	S1(S)S2
S6	119	S5(S)S3
S7	73	S6 AND IC=G06F
S8	6	S7 AND IC=H04L
S9	3	S6 AND IC=H04K
S10	2	S9 NOT S8
S11	0	S4(S)S1
?		

8/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00887532 **Image available**

VIRTUAL PAYMENT CARD

CARTE DE PAIEMENT VIRTUELLE

Patent Applicant/Assignee:

SONERA SMARTTRUST LTD, Elimaenkatu 17-19, FIN-00510 Helsinki, FI, FI
(Residence), FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MCARDELL Gavin James Dean, 6 Cutbush Close, Lower Earley, Reading,
Berkshire RG6 4 XA, GB, GB (Residence), GB (Nationality), (Designated
only for: US)

Legal Representative:

PAPULA OY (agent), P.O. Box 981, (Fredrikinkatu 61 A), FIN-00101 Helsinki
, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221767 A1 20020314 (WO 0221767)

Application: WO 2001FI763 20010904 (PCT/WO FI0100763)

Priority Application: GB 200021671 20000904

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4727

Main International Patent Class: H04L-009/32

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... method of the invention, before above
mentioned steps a request for the payment identifica
tion **number** is sent from the wireless communication
device the request being digitally signed and/or encrypted. Said request
sent from the wireless communica
tion device comprises, e.g. a user **identification** data,
an account **number** and/or account limit information. The
wireless communication device is., @e.g. a mobil-e tele
-phone or a **PDA** (**PDA** , **Personal Digital Assistant**) . In
response to the request the payment **identification**
number is sent to the wireless communication device
from a payment system in a digitally signed...

...message. The message can also contain informa
tion about the available credit limit and/or **validity**
period.

The **payment identification number** and other
sensible information travels between the wireless com
munication and the payment system digitally...card like
number which can be used just like credit card is
used, although the **payment identification number** 's **validity** has
certain restrictions. The wireless communi
cation de-vice MS is preferably a mobile phone or a

5 PDA . The digitally signed and/or encrypted request is transferred to the payment system BANK in...

8/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00886126

METHOD AND SYSTEM FOR AUTHENTICATING E-COMMERCE TRANSACTION
PROCEDE ET SYSTEME D'AUTHENTIFICATION DE TRANSACTIONS DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

MYESPACE NET PRIVATE LIMITED, Greams Dugar, 3rd Floor, 149 Greams Road, Chennai 600 006, Tamil Nadu, IN, IN (Residence), IN (Nationality)

Inventor(s):

CHANDRAMOULI Balaraman, Greams Dugar, 3rd Floor, 149 Greams Road, Chennai 600 006, Tamil Nadu, IN,

Legal Representative:

DEPENNING R G (et al) (agent), Depenning & Depenning, 31 South Bank Road, Chennai 600028, IN,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219614 A1 20020307 (WO 0219614)

Application: WO 2001IN102 20010521 (PCT/WO IN0100102)

Priority Application: US 2000650433 20000829 Pub?

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8743

Main International Patent Class: H04L-009/32

International Patent Class: H04L-029/06 ...

... G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... main E-commerce transaction channel, generally through a web browser. The registry generates a transaction **identification number** upon receiving, the user's request. The transaction **identification number** is sent to the user via the main E-commerce transaction channel. The registry initiates...

...commerce transaction

channel. Thereafter the user is prompted to enter an authentication code and the **transaction identification number** for **verifying** user identity. A **cell phone**, a mobile telephone or a land phone may be used to receive the telephone call...

8/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00879194 **Image available**

PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM
SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE PERSONNE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, Suite 330K, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WHEELER Lynn Henry, One Canon Drive, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (Designated only for: US)

WHEELER Anne M, One Canon Drive, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

TILLMAN Chad D (agent), Morris, Manning & Martin, LLP, Suite 1125, 6000 Fairview Road, Charlotte, NC 28219, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213455 A1 20020214 (WO 0213455)

Application: WO 2001US41587 20010806 (PCT/US0141587)

Priority Application: US 2000223076, 20000804

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 49174

Main International Patent Class: H04L-009/30

International Patent Class: G06F-017/30 ...

... G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... an account holder 1402 comprising a person possesses a device in the form of a **cell phone** 1450. The **cell phone** 1450 securely protects therein a private key of a public-private key pair. The **cell phone** 1450 includes a display screen 1452 and a **number** pad 1456. Further, the **cell phone** 1450 has been suitably equipped for wireless voice and data communications over a wireless communications network 1408. The **cell phone** 1450 is associated with a bill payment account (which may include one or more checking accounts, **credit card** accounts, etc.) maintained with an account authority represented by a bill **payment** service 1412, which is authorized to pay bills to third parties on behalf of the account holder 1402 and which accounts, account balances for each such **payment** account, **authorized credit card number** (s), available credit, if any, with the bill payment service 1412, current statement, current status report, list of payees registered by the account holder 1402, customer account **number** and billing address for each registered payee, and current billing information for each registered...

...account holder 1402 includes the public key corresponding to the private key retained within the **cell phone** 1450. The device profile information 1570 includes information specific to the **cell phone** 1450.

As stated previously, an EC from the account holder 1402 to the bill payment...

8/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824204 **Image available**

ELECTRONIC TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ELECTRONIQUE

Patent Applicant/Assignee:

RANIT T S -TECHNICAL SERVICES LTD, P.O. Box 13225, 61132 Tel Aviv, IL, IL
(Residence), IL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TEL-VERED Benjamin, Hankin Street 3, 62506 Tel Aviv, IL, IL (Residence),
IL (Nationality), (Designated only for: US)

Legal Representative:

JEREMY M BEN-DAVID & CO LTD (agent), Har Hotzvim Hi-Tech Park, P.O. Box
45087, 91450 Jerusalem, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157747 A1 20010809 (WO 0157747)

Application: ~~WO 200111102~~ 20010201 (PCT/NO 010100102)

Priority Application: IL 134354 20000203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4148

Main International Patent Class: G06F-017/60

...International Patent Class: H04L-009/00

Fulltext Availability:

Claims

Claim

... method shown in the flow charts in Figures 2 and 3 are indicated by
reference **numbers** in parenthesis, while parts of the system shown in
Figure I are followed by inline reference **numbers** . In accordance with
the present invention, after customer 14 has selected an item or items...

...standard credit transaction (22). Customer 14 then uses cellular
telephone 142 to call the telephone number of vendor 12 (23) (31) and
enters a predetermined code, via the keypad of cellular telephone 142 to
identify the call as a transaction call, as well as a **password** or
personal identification number (PIN) for security and verification
purposes. The cellular telephone service provider 16 system detects the
transaction code (32) and **validates** cellular telephone 142 of customer
14 by verifying that the **PIN** entered is the correct one for the
customer's cellular phone **number** (34). **Transaction** calls for which
customer **validation** fails are simply not put through (35), i.e.
connected, while calls without the transaction...

...also associated with cash register 122 via both a physical connection
and a cash register **identification** code to allow **transactions** and
charges only from an **authorized** cash register 122 (37). If the cash
register **identification** code does not match that authorized for
processing module 125 of telephone interface device 124...

...be processed (38). Alternatively, customer 14 enters, via cellular
telephone 142 keypad, the cash register **identification** code for cash
register 122 whereby the selected items are being purchased, and
processing module...

...device 124 may be associated with a plurality of cash registers, and the
cash register **identification** codes allow proper accounting of

transactions performed on different cash registers. Once communication is established...

...enters the transaction sum when making the call, together with the transaction code and the PIN, and, in the event of authorization, the transaction sum is passed through directly to telephone interface device 124. At the same time, the...

...with the transaction data entered via cellular telephone 142 (26). If the sums for the transaction match, the transaction is authorized. Alternatively, additional transaction data may be compared and checked. Customer 14 may also be prompted to confirm the transaction via cellular telephone 142. Telephone interface device 124 sends the authorized transaction amount and other details of the transaction as needed to communications service provider 16, which bills or debits the telephone account of customer 14 by an amount equal to the transaction sum

7 (27) and authorizes credit of an amount equal to the transaction sum to a preselected account 128 designated...

...and debiting multiple telephone service providers for calls and services provided and handled by a number of telephone service providers. Cash register 122 may also issue a printed receipt of the...

increased business volume because of the ease of performing transactions, especially low value transactions which credit card companies do not normally handle. It will further be appreciated, by persons skilled in the...

motive
-ation

8/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788833 **Image available**

IDENTITY AUTHENTICATION SYSTEM AND METHOD
SYSTEME ET PROCEDE D'AUTHENTIFICATION D'IDENTITE

Patent Applicant/Inventor:

BLACK Gerald R, 30590 Southfield Road, Suite 160, Southfield, MI 48076,
US, US (Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122351 A1 20010329 (WO 0122351)

Application: WO 2000US19652 20000718 (PCT/WO US0019652)

Priority Application: US 99154590 19990917; US 99163433 19991103; US
2000177390 20000120; US 2000490687 20000124; US 2000535411 20000324; US
2000207892 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15766

...International Patent Class: G06F-009/06 ...

... H04L-009/00

Fulltext Availability:

Claims

Claim

... 11 November 1999, U.S.

account, the amount is debited from the account, and the **transaction** is **approved**. The stylus enables the conversion at P05 terminals when used to authenticate signatures. A cardholder can transfer funds into a new account at a P05 terminal by use of a **credit card** at a POS terminal by using the stylus of the present invention. The cardholder swipes...

...the stylus of the present invention. The prints are captured and the cardholder advises the **credit card** financial institution of the amount to be transferred. Account information is exchanged and the card...

...using the stylus. The applicant provides the financial institution with basic information; name, address, phone **number**, and signature. The ...the following terms are defined as set forth below:
 "Biometrics" refers to a method of **identification** of a person based on personal physiological or behavioral characteristics. This approach reduces the problem of **identification** to the problem of identifying physical characteristics of the person. The characteristics are either a...

...or her behavioral characteristics (e.g. -- voice and signature). The primary advantage of such an **identification** method over the methods of **identification** utilizing "something that you possesses or "something that you know" approach is that a biometrics...

...of related activities administered by a centralized driver. For a more complete understanding of the **identification** authentication system and method of the present invention, reference is made to the following detailed...intended as a definition of the limits of the invention. Throughout the description, like reference **numbers** refer to the same component throughout the several views.

10
 BRIEF DESCRIPTION OF THE DRAWINGS...another preferred embodiment of a simplified process flow path for identity authentication using the biometric **identification** system of the

12
 present invention;
 FIGURE 12A and 12B disclose a first preferred embodiment...and primarily for purposes of illustration, include signature authentication at P05 terminals, penbased computers user **identification**, and to provide improved convenience to guests within various controlled environments. Positioned at the center of the system is a stylus 15 with any of a **number** of biometric properties or their combination or with one or more metric sensors, while the...

...user supplying additional information during each request for event access (i.e. - printed name, phone **number**, social security **number**). See for example U.S. Patent No. 5,805,719 (Pare, Jr., et. at.). 15debit, ATM, check, driver's license, **identification** card), a stylus cap, a stylus grip a stylus insert 50 (as herein described), a...

...a regional site to minimize privacy concerns. Preferably, the processing occurs within the pen, an **identification** card, a smart card, or within a processor at the site of the transaction. In...

00784184 **Image available**

A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US,
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117194 A2-A3 20010308 (WO 0117194)

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

Priority Application: US 99386430 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149954

Main International Patent Class: **H04L-029/06**

International Patent Class: **G06F-017/22 ...**

... H04L-029/12

Fulltext Availability:

Claims

Claim

... framework makes it very difficult to protect implemented components from subsequent development. Developers must then **verify** previously tested components as they incrementally add functionality to the system. Automated regression testing can...phase to descriptions of classes in the construction phase. UML compliant CASE tools provide a **number** of the deliverables that most object methodologies uses, however, there are almost always some deliverables...use small teams, enterprise applications are large and often require in the aggregate a large **number** of developers. Development architectures must be constructed in such a way as to support sometimes...components. An abstraction such as this forms the basis for distributing batch workloads in a **number** of useful ways. It also enhances the capability of the architecture to support evolutionary change...the DBMS. Usually you would construct this cache as a hash table keyed by object **ID** , and use a LRU policy to keep the cache size manageable. Expect degraded performance if...

...loading time. Also, look at ways to do aggregate loads based on some unique object **ID** . For example, if you have collection-valued sub-components, insert the object **ID** of the enclosing object in the sub-object tables and do aggregate loads in code...of a pipe is based on the CORBA Event Channel object, which can connect any **number** of Push/Pull Suppliers to any **number** of Push/Pull Consumers.

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Multi-threaded Pipes. These pipes route data to one of several...Java type, for most attributes. This includes, for example, an account balance

10/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00566671 **Image available**

**ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE**

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Inventor(s):

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CALLANAN Matt J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200030044 A2 20000525 (WO 0030044)

Application: WO 99US27407 19991117 (PCT/WO US9927407)

Priority Application: US 98108762 19981117; US 99141994 19990701

Designated States: AE AL AM AT AU ~~AZ BA BE BG~~ BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6244

International Patent Class: H04K-001/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... processor. The payment system identifies the customer, the customer platform, and the end-user account **number** based on the **payment** account **number**.

2. Account **validation**. Account **validation** is a **transaction** to **verify** that an end-user account **number** (e.g. a **cell phone number**) exists in the customer database. This transaction is performed when the end-user account **number** is being associated with the payment system (intermediary) account **number**. This transaction can be managed by either an interactive voice response (IVR) application that is...

10/3,K/2 (Item 2 from file: 349)
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00434907 **Image available**

**PORTABLE ELECTRONIC AUTHORIZATION DEVICES AND METHODS THEREFOR
DISPOSITIFS D'AUTORISATION ELECTRONIQUES PORTABLES ET PROCEDES
CORRESPONDANTS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9825371 A1 19980611

Application: WO 97US23125 19971204 (PCT/WO US9723125)

Priority Application: US 96759553 19961204

Designated States: AL AM AT AU AZ ~~BA BE BG~~ BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK
ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 10852

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... With reference to Fig. 2, requesting device 202 may initiate a transaction approval process with **PEAD** 200 by transmitting to **PEAD** 200, via communication port 204, a transaction request pertaining to a proposed transaction. Requesting device...

...a certain amount of money. The transaction request itself may include, for example, the transaction **ID**, the merchant's name, the merchant's **ID**, the time of the proposed purchase, and the like. In one embodiment, the transaction request...

...for enhanced security but this is not required. Data pertaining to the proposed transaction reaches **PEAD** 200 via path 206 in Fig. 2.

Port 204 may represent an infrared port to...

...the user may then signify his approval by activating a switch 210 on **PEAD** 200, which causes an approval message to be created with the user's **identification** data, encrypted and transmitted back to requesting device 202 via path 212. If the **transaction** is not **approved**, the user may simply do nothing and let the transaction request times out after an elapsed time or may activate another switch on **PEAD** 200 (not shown in Fig. 1), which causes a reject message, either encrypted or nonencrypted...

...present invention employs the circuitries within the portable electronic authorization device (**PEAD**) to perform the **approval** and encryption of the **transaction approval** data within the **PEAD** itself. In contrast, prior art data cards are essentially passive devices. For example, prior art...

...magnetic stripe for storing account information and do not have any facility to perform **approval** and/or encryption of the **transaction approval** data. While smart cards or IC cards, which are currently being developed, may contain electronic...

...their implementation still requires a reader associated with the requesting device to read out the **identification** data and/or user's private key in order for the requesting device to perform...transaction approvals to occur within **PEAD** 200. The fact that transaction approvals occur entirely within **PEAD** 200 provides many advantages. By way of example, this feature eliminates the need to have, in one embodiment, the **identification** data and/or the user's private key in the requesting device. The fact that **transaction approvals** occur entirely within **PEAD** 200 (using the user **identification** data and/or the user's private encryption key that are always kept secure within **PEAD** 200) substantially enhances the confidentiality of the user **identification** data and the user's private key, as well as the integrity of the **transaction approval** process.

Since approval occurs entirely within **PEAD** 200, the user **identification** data that is employed to authenticate transactions may be more complicated and elaborate to ensure greater security. By way of example, the user **identification** data may be more elaborate than a simple **password** and may include any of the user's name, his birth date, his social security **number**, or other unique biometrics or unique identifying data such as fingerprint, DNA coding sequence, voice print, or the like. In contrast, prior art authentication techniques limit the user **identification** data to simple patterns, e.g., simple **password** of few characters, that are easily memorized by the user since more